



CITY OF ROCKFORD

425 E. State Street
Rockford, IL 61104

Neighborhood Revitalization Strategy Area FY 2020-2024

February 3, 2020





COMMUNITY AND ECONOMIC DEVELOPMENT DEPARTMENT CITY OF ROCKFORD, ILLINOIS

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A. INTRODUCTION –

The City of Rockford is located in Winnebago County the far northern part of Illinois. The City is located on the banks of the Rock River; it is the County seat of Winnebago County and a small portion of the City is located in Ogle County. Rockford is the third-largest city in the state; settled in the mid-1830's, its position on the Rock River made its location strategic for industrial development. In the second half of the 19th century Rockford was known for its output in heavy machinery, hardware, and tools. By the 20th century the City was the second leader center of furniture manufacturing in the nation and the 94th largest city in the United States. Since the late 1990's economic diversification led to growth in automotive, aerospace, and healthcare industries along with undertaking in efforts in tourism and downtown revitalization. The twenty-first century has marked a period of economic challenges for the Rockford region. With its economy predominately based on manufacturing, the City has been affected by the deindustrialization of the Rust Belt. In the early 2000's efforts began to reverse urban blight of the downtown Rockford area which began as early as the 1960's. Prior to the onset of the Great Recession, housing in Rockford was affected by catastrophic weather events. Keith Creek saw detrimental flooding events that damaged hundreds of older homes in the area which many, to this day, remain as greenspace as the creek is reconstructed. During the 2010's all three major healthcare providers underwent major expansion of their facilities. Rockford is linked by highway to Wisconsin (Madison, Milwaukee), Iowa (Dubuque), and many parts of Illinois. The Centralized location of the region serves as an advantage in attracting job, particularly in the logistics and transportations industries, and has been growing in recent years. The City of Rockford is presently known for various venues of cultural or historical significance, including Anderson Japanese Gardens, Klehm Arboretum, Tinker Swiss Cottage, the BMO Harris Bank Center, the Coronado Theatre, the Laurent House, and the Burpee Museum of Natural History.

The main employers in the City of Rockford are the following companies in no particular order:

- Rockford Public School District 205
- Mercy Health System
- Collins Aerospace
- SwedishAmerican Health System
- OSF St. Anthony Medical Center
- United Parcel Service
- County of Winnebago
- PCI Pharma Services
- Alorica

Despite the numerous amount and type of industries located in Rockford, there is a high unemployment rate in the City compared to Winnebago County and the State of Illinois, and a lower median household income. The median age is lower than when compared to Winnebago County and approximately 1.2 years lower than the State of Illinois. There is a higher concentration of minority individuals within the NRSA than when compared to the rest of the City, especially concentrations of Latino/Hispanic residents. Most housing units in the NRSA are occupied by families, and there is a high percentage of single-female householders and single mothers. The City's housing stock is considered older since 21.5% of it was constructed prior to 1939. Within the NRSA boundary in particular there is a high percentage of renters and vacancy rates are high. (Source: U.S. Census Bureau, Census 2010, <http://www.factfinder.gov>).

One of the goals and initiatives of the Five-Year Consolidated Plan for FY 2020-2024 was the preparation of a plan for neighborhood revitalization in the City. The City has prepared this Neighborhood Revitalization Strategy Area (NRSA) Plan to help revitalize the area in accordance with the Federal Community Development Guidelines found in 24 CFR 91.215 and CPD Notice 16-16.

What is a HUD Neighborhood Revitalization Strategy Area?

A Neighborhood Revitalization Strategy Area (NRSA) affords a community some flexibility when pursuing economic development, housing, and public service initiatives with their CDBG funds. The Neighborhood Revitalization Strategy is designed as a tool for low- and moderate-income residents to improve the economic state of the neighborhood by making it attractive for investment, facilitate the reinvestment of economic activity into the neighborhood to support long-term development, and foster the growth of resident-based initiatives to identify the needs of the neighborhood. (Source: <http://www.hud.gov>).

The NRSA Plan is submitted as a part of the City of Rockford's FY 2020-2024 Five-Year Consolidated Plan. The benefits of adopting a Neighborhood Revitalization Strategy Area for a community, is that it offers enhanced flexibility in carrying-out certain economic development, housing, and public service activities with the community's CDBG funds which are normally restricted by the national objective criteria. The expenditure of CDBG funds must meet one of the following national objective criteria:

- benefit to low- and moderate-income persons,
- prevention or elimination of slums or blight,
- or address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available (Source: <http://www.hud.gov>).

The NRSA allows flexibility with these criteria in order to promote innovative programs in economically disadvantaged neighborhoods, by aggregating various projects into one activity that principally benefits low- and moderate-income persons.

A jurisdiction that elects to develop a neighborhood revitalization strategy that includes the economic empowerment of low- and moderate-income persons may, upon HUD approval of the strategy, obtain greater flexibility in the use of CDBG funds in the revitalization area(s). These incentives are as follows:

(1) Job Creation or Retention as Low/Mod Area Benefit: Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (CFR 570.208(a)(1)(vii) and (d)(5)(i));

(2) Aggregation of Housing Units: Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low- and moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood. Low/Mod Income households must benefit primarily by occupying at least 51% of the total amount of units assisted. (24 CFR 570.208(a)(3) and (d)(5)(ii));

(3) Aggregate Public Benefit Standard Exemption: Economic development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefits standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and,

(4) Public Service Cap Exemption: Public services carried out pursuant to the strategy by a Community Based Development Organization (CBDO) will be exempt from the public service cap of 15% (24 CFR 570.204(b)(2)(ii)).

The NRSA can reduce the administrative burden to businesses and create incentives for participating in the community's job creation/retention program. It lessens the burden of proof to track how businesses are serving low- and moderate-income populations, because the NRSA is already considered to be an at-risk community which meets the national objective of the CDBG Program. In the NRSA, only 63.5% of civilians over the age of 16 are in the labor force. Of those, 84.9% are employed and 15.0% are unemployed. The median household income for the City of Rockford is \$41,991 (Source: American Community Survey 2013-2017 Five Year Estimates, <http://www.factfinder.gov>).

The table below shows the median household incomes of the NRSA Census Tracts and Block Groups. Note that for Census Tract 12, Block Group 2, the data was unavailable. Only Census Tract 10 Block Group 2 has a higher median income than the rest of the City of Rockford.

	CT 10 BG 2	CT 11 BG 2	CT 12 BG 1	CT 12 BG 2	CT 13 BG 1	CT 13 BG 3	CT 22 BG 3	CT 27 BG 1	CT 27 BG 2	CT 27 BG 3	CT 28 BG 1	CT 28 BG 2
Median Income	50,132	18,641	25,121	--	24,107	37,059	23,500	40,461	26,100	31,167	28,861	26,458

Source: American Community Survey 2013-2017

*Margin of Error +/- 34,316

These figures and other block group data, when compared to City-wide, Winnebago County and the State of Illinois data, support the designation of the neighborhood as “at risk” and economically disadvantaged.

The NRSA allows the aggregation of housing units for which CDBG funds can be obligated, treating them as a single structure serving low- and moderate-income families. It permits greater flexibility in applying the low- and moderate-income housing national objective for housing providers in the NRSA, which can aid the City’s Homeownership Incentives Program. The NRSA also reduces administrative burdens, like recordkeeping, for providing economic development activities. It exempts the City Community Based Development Organizations (CBDO’s) from the CDBG’s public services cap allowing them to offer more intensive public services in the NRSA, such as more job training and employment-related services.

A major benefit of a NRSA is that it enables the City to undertake innovative economic development initiatives to reach tangible, measurable goals. Goals are developed by the City, community stakeholders, and citizens at various planning meetings where the needs of the community are identified and strategies to address them are discussed. The increased flexibility offered by a reduced administrative burden allows the City to help a greater number of people, thus increasing the likelihood that they will meet their goals (Source: <http://www.hud.gov>).

B. NEIGHBORHOOD DESCRIPTION

The City of Rockford has selected and designated areas both West and East of the Rock River as its Neighborhood Revitalization Strategy Area (NRSA). The area was chosen for designation as an NRSA based on its need for revitalization and the following factors:

- There has been new investment in the area, both public and private, that has had a positive effect in revitalizing the neighborhood. There is potential to benefit from other current development projects in the designated NRSA. The area has seen the completion of Fire Station 3 in 2015, and a new medical clinic close by. The area has also seen the development of a La Chiquita Food Market, an accompanying shopping center and gas station, as well as the development of a new public school building. In addition, the former Amerock factory building is being redeveloped into a four-star Embassy Suites Hotel and Convention Center. The project, which is scheduled to be completed in 2020, is located just north of the designated NRSA and is expected to be a key to continued revitalization of downtown Rockford.
- The area is primarily residential with 73.62% of all parcels considered residential in land use.
- There are vacant developable sites that are available for new development.
- Community groups in the designated area are strong and active in their communities.

1. BOUNDARY DESCRIPTION

The boundary description of the NRSA is as follows:

Beginning at the point of intersection of the westerly right-of-way line of Central Avenue and the northerly right-of-way line of Curve Street; thence eastwardly along the said northerly right-of-way line of Curve street and continuing southwardly to its point of interaction with the westerly right-of-way line of Winnebago Street; thence generally northwardly along the said westerly right-of-way line of Winnebago Street to its point of intersection with the northerly right of way line of Chestnut Street; thence generally southeastwardly along the said northerly right-of-way line of Chestnut Street to its point of intersection with the easterly right-of-way line of North Main Street; thence generally southwesterly along the said easterly right-of-way line of North Main Street to its point of intersection with the northerly right-of-way line of Morgan Street; Thence eastwardly along the said northerly right-of-way line of Morgan Street which becomes College Avenue after it crosses over the Rock River to its point of intersection with the Westerly

right-of-way line of Kishwaukee Street; Thence northwardly along the said westerly right-of-way line of Kishwaukee Street to its point of intersection with the northerly right-of-way line of East State Street to its point of intersection with the northerly right-of-way line of Charles Street; Thence generally southwardly and eastwardly along the said northerly right-of-way line of Charles Street to its point of intersection with the northwardly line of Eleventh Street to its point of intersection with the northerly right-of-way line of Sixth Avenue; Thence eastwardly along the said right-of-way line of Sixth Avenue to its point of intersection with the easterly right-of-way line of Thirteenth Street; Thence southwardly along the said easterly right-of-way line of Thirteenth Street to its point of intersection with the southerly right-of-way line of Railroad Avenue; Thence generally northwestwardly along the said southerly right-of-way line of Railroad Avenue to its point of intersection with the easterly right-of-way line of Eleventh Street; Thence southwardly along the said easterly right-of-way line of Twelfth Avenue; Thence westwardly along the said southerly right-of-way line of Twelfth Avenue to its point of intersection with the westerly right-of-way line of Sixth Street; Thence northwardly along the said westerly right-of-way line of Sixth Street to its point of intersection with the Southerly railroad right-of-way line of the Watco. Terminal and Port Service; Thence generally northwest along the said southerly railroad right-of-way line of the Watco. Terminal and Port Services to its point if intersection with the extended southerly property line of the Riverview Mobile Home and Fifth Wheel Trailer Park; Thence Generally northwestwardly along the said extended southerly property line of the Riverview Mobile Home and Fifth Wheel Trailer Park to its point of intersection with the westerly right-of-way line of Clifton Avenue; Thence northwardly along the said westerly right-of-way line of Clifton Avenue to its point of intersection with the southerly right-of-way of Montague Street; Thence westwardly along the said southerly right-of-way line of Montague Street to its point if intersection with the westerly right-of-way line of Central Avenue; thence generally northwardly and northeastwardly along the said right-of-way line of Central Avenue to its point of intersection with the northerly right-of-way of Curve street, the point of beginning.

The NRSA comprises the following Census Tracts/Block Groups:

- Census Tract 10, Block Group 2
- Census Tract 11, Block Group 2
- Census Tract 12 Block Groups 1, and 2
- Census Tract 13 Block Groups 1, and 3
- Census Tract 22, Block Group 3
- Census Tract 27, Block Group 1, 2, and 3
- Census Tract 28, Block Group 1, and 2



Attached is a map that is entitled “Census Tract and Block Group Boundaries Map,” which illustrates the Census Tracts and Block Groups within the NRSA Boundary.

During the stakeholder’s meetings, some initial NRSA areas were considered along S. Main and the Rock River. However, it was determined that a North to South Area would include too much of the Downtown area which is not primarily residential and not include neighborhoods and community groups who have made substantial efforts in revitalizing the area (such as Midtown District). In order to help advance the efforts of these groups, the current NRSA boundary was decided.

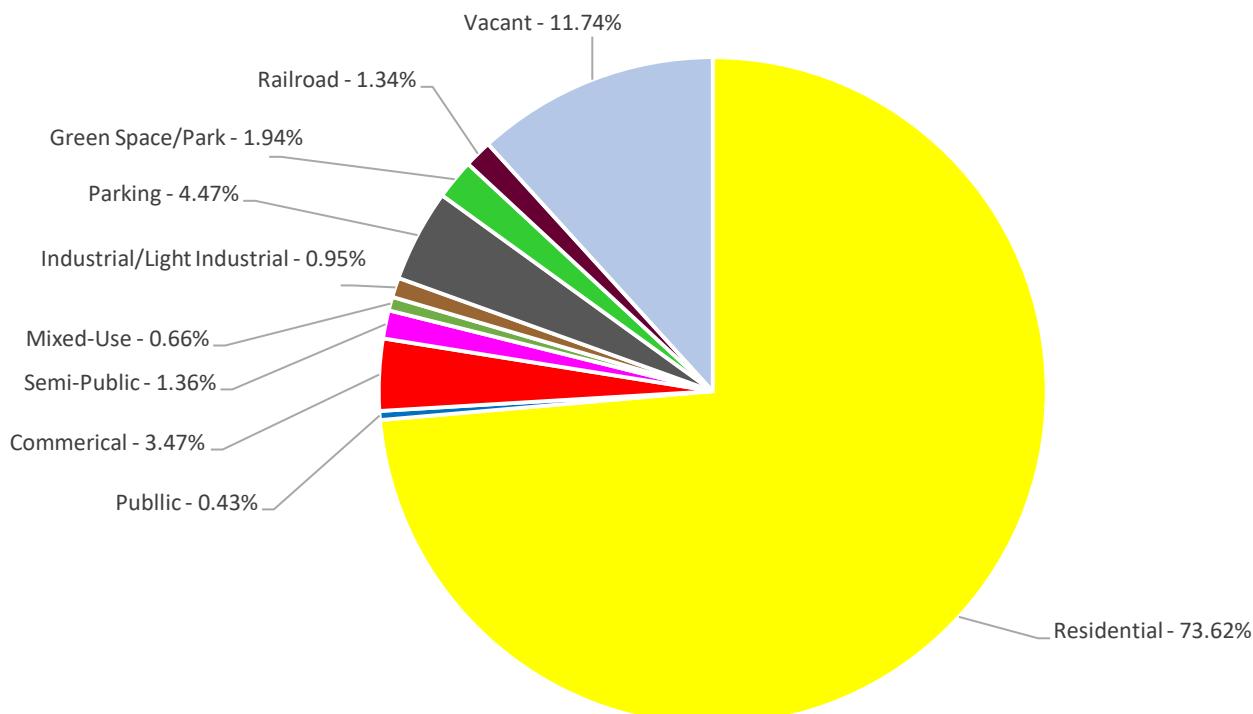
2. EXISTING LAND USES

The proposed NRSA is predominantly residential in character with a mix of secondary uses including commercial, industrial/light industrial, semi-public, mixed use, and public. Other parcel areas consist of parks and green space and properties owned by the railroad company. The NRSA contains a newer public school near Kishwaukee Street just outside of what is known as the “Midtown District” and newly constructed businesses owned by the Benson Stone Company on Railroad Avenue. Areas further North, in the Valkommen/Old Towne/4th Avenue, have seen the addition and expansion of the SwedishAmerican Hospital System. The Western portion of the NRSA has seen the construction of a new Fire Station in 2015, on Marchesano Drive and the construction of a shopping complex with Food Market La Chiquita, Rent-A-Center, and gas station on South Main Street.

A reconnaissance survey was performed during the week of October 14, 2019 in the designated area. Attached is a map entitled "Existing Land Use Map" which shows the existing land uses in the NRSA area. The following is a breakdown of land parcels by land use category:

Land Use Category	Number of Parcels	% of Total Parcels
Residential	3,561	73.62%
Public	21	0.43%
Commercial	168	3.47%
Semi-Public	66	1.36%
Mixed-Use	32	0.66%
Industrial/Light Industrial	46	0.95%
Parking	216	4.47%
Green Space/Park	94	1.94%
Railroad	65	1.34%
Vacant	568	11.74%
Total	4,837	100.00%

Land Use 2019



3. STRUCTURAL CONDITIONS

As a part of the updated field reconnaissance survey work, a complete exterior structural conditions analysis was made of all the structures in the NRSA. The following criteria was used to assign categories to the structural conditions of the buildings:

- **Sound Condition** – no rehabilitation work required, only maintenance work may be necessary.
- **Minor Rehabilitation** – minor work is necessary, including deferred maintenance work.
- **Major Rehabilitation** – major work is necessary to bring the building up to code standards.
- **Economically Infeasible** – the cost to rehabilitate the structure is well above the market value of the building after rehab work is completed.

There are 3,894 primary structures in the NRSA. Based on the exterior structural conditions analysis, the following is the status of the buildings:

- **Sound Condition** – 780 Structures (20.03%)
- **Minor Rehabilitation** – 1,570 Structures (40.32%)
- **Major Rehabilitation** – 1,297 Structures (33.31%)
- **Economically Infeasible** – 247 Structures (6.34%)

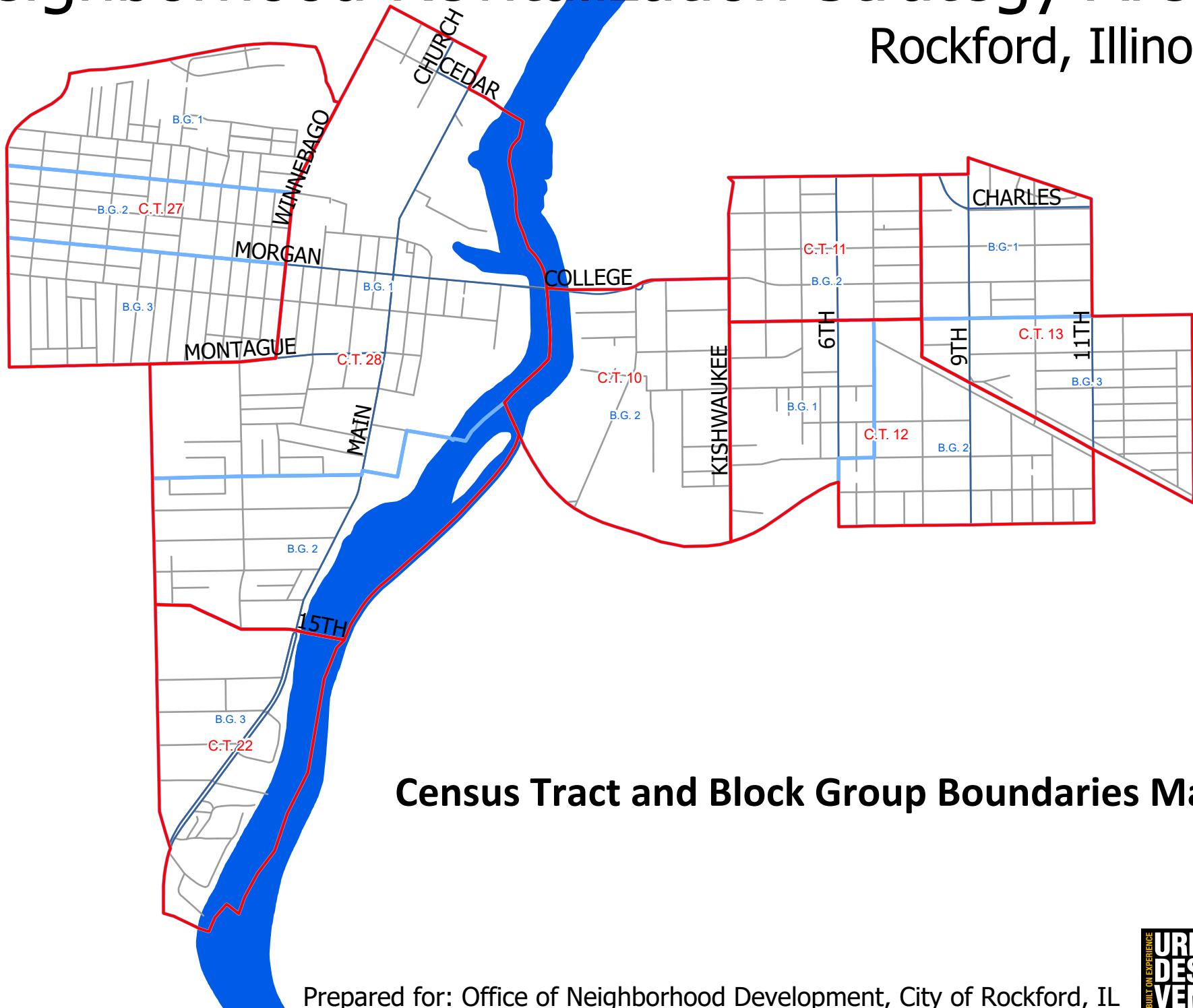
Based on the above findings, 1,544 structures out of 3,894 total structures are code deficient (39.65%). This is illustrated on the attached map at the end of this section, entitled "Structural Conditions Map."

An assessment of the development potential for new sites was made. There is a need to demolish 247 structures that are vacant and may be economically infeasible to rehabilitate and should be demolished over the next five (5) years. With these demolitions, there is also the opportunity to assemble vacant parcels of land into new development sites. There are 568 vacant parcels in the area and including the 247 structures to be demolished there is a total of 815 vacant parcels. This makes up 16.9% of the parcels in the NRSA as vacant lots.

However, it should be noted that some of these parcels are in floodplain areas and are vacant due to major flooding destroying properties in the past. For example, there are approximately 84 vacant parcels located on the edge of Midtown and into Keith Creek that are vacant due to past flooding. The City of Rockford will have to be mindful in choosing which vacant lots to develop when considering costs and benefits to development.

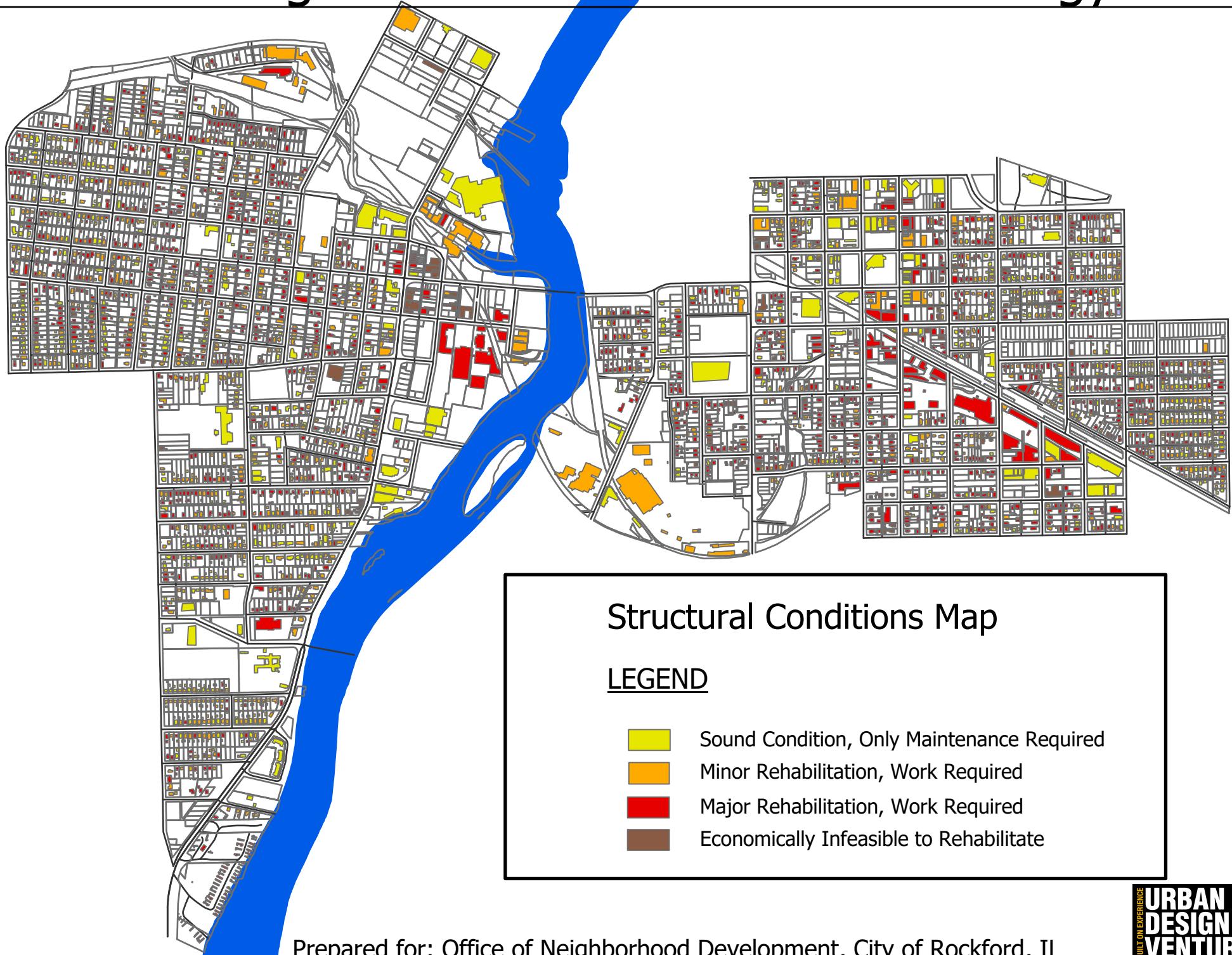
Neighborhood Revitalization Strategy Area

Rockford, Illinois



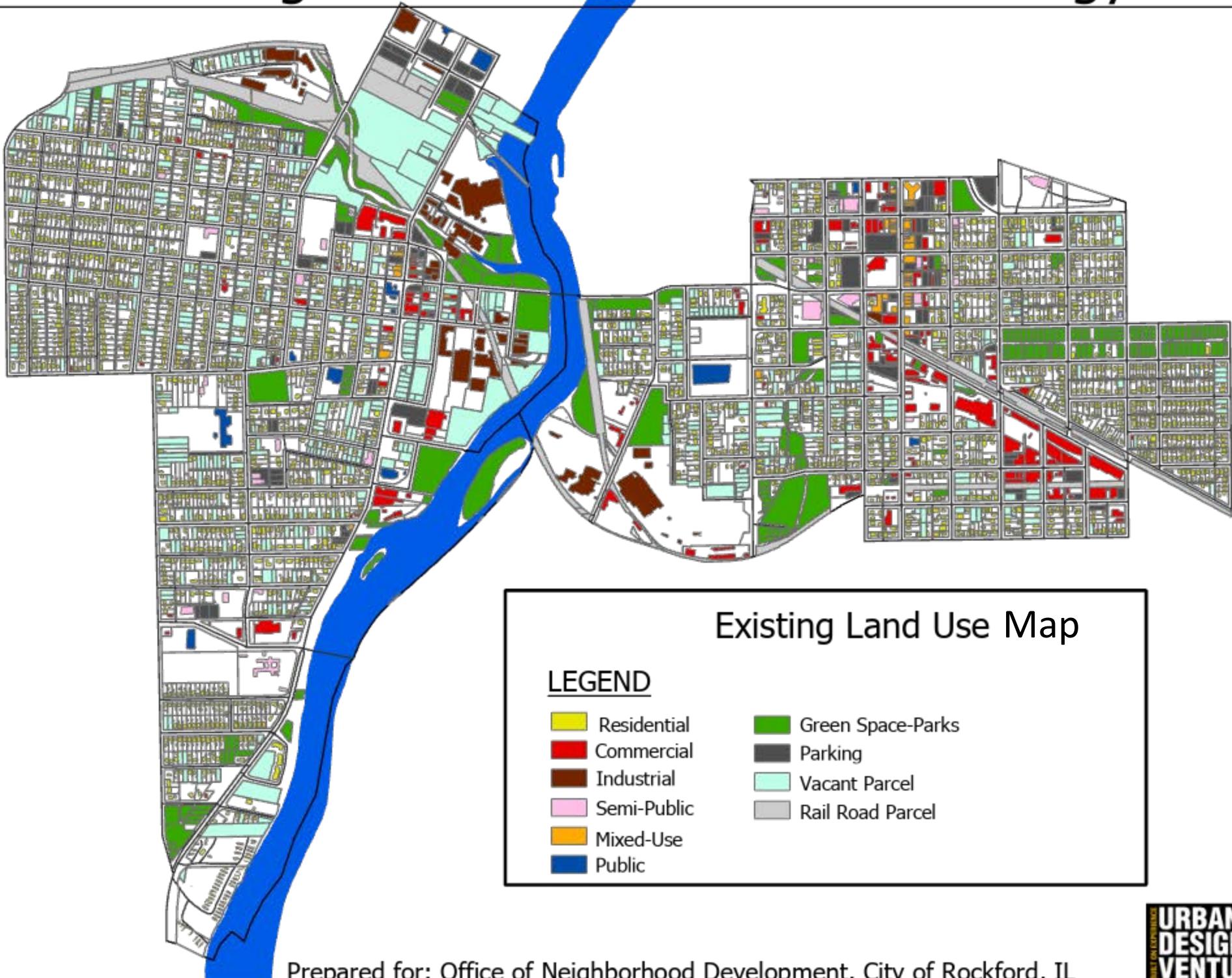
Prepared for: Office of Neighborhood Development, City of Rockford, IL

Rockford Neighborhood Revitalization Strategy Area



Prepared for: Office of Neighborhood Development, City of Rockford, IL

Rockford Neighborhood Revitalization Strategy Area



C. DEMOGRAPHIC CRITERIA OF THE AREA

The NRSA encompasses the following census tracts and block groups from the 2010 U.S. Census:

- C.T. 10, B.G. 2
- C.T. 11, B.G. 2
- C.T. 12, B.G. 1 & 2
- C.T. 13, B.G. 1 & 3
- C.T. 22, B.G. 3
- C.T. 27, B.G. 1, 2 & 3
- C.T. 28, B.G. 1 & 2



These block groups are shown on the “Census Tract and Block Group Boundaries Map,” in Section B of the NRSA Plan.

1. POPULATION

The following table highlights the population for the Census Tracts and Block Groups of the NRSA at the time of the 2013-2017 American Community Survey Five Year Estimates.

	CT 10, BG 2	CT 11, BG 2	CT 12, BG 1	CT 12, BG 2	CT 13, BG 1	CT 13, BG 3	CT 22, BG 3	CT 27, BG 1	CT 27, BG 2	CT 27, BG 3	CT 28, BG 1	CT 28, BG 2	Total NRSA	Total City of Rockford, IL
Population	747	551	791	407	949	1,035	467	714	619	800	1,258	528	8,866	148,640

Source: ACS 2013-2017 Five Year Estimates, www.factfinder.gov

The total population in the NRSA is 8,866 persons. Compared to the City of Rockford's total population of 148,640 persons, the NRSA makes up 5.9% of the total population of the City.

AGE:

The following table highlights the age breakdown for the Census Tracts and Block Groups of the NRSA compared to the City of Rockford at the time of the 2013-2017 American Community Survey Five Year Estimates.

	Total NRSA Area		Total City of Rockford	
	Number	Percent	Number	Percent
Total:	8,866	100%	148,640	100%
Median	27.1	(X)	36.5	(X)
Male:	4,223	47.63%	72,451	48.55%
Under 5 years	372	8.8%	5,658	7.8%
5 to 9 years	438	10.4%	4,382	6.1%
10 to 14 years	465	11.0%	4,978	6.9%
15 to 19 years	355	8.4%	4,891	6.8%
20 to 24 years	290	6.9%	4,592	6.8%
25 to 29 years	163	3.9%	5,215	7.2%
30 to 34 years	392	9.3%	4,444	6.2%
35 to 39 years	335	7.9%	4,027	5.6%
40 to 44 years	234	5.5%	4,080	5.7%
45 to 49 years	167	4.0%	4,474	6.2%
50 to 54 years	267	6.3%	4,631	6.4%
55 to 59 years	191	4.5%	4,849	6.7%
60 to 64 years	248	5.9%	4,318	6.0%
65 to 69 years	100	2.4%	3,158	4.4%
70 to 74 years	47	1.1%	2,535	3.5%
75 to 79 years	84	2.0%	1,620	2.2%
80 to 84 years	32	0.8%	1,248	1.7%
85 years and over	43	1.0%	1,315	1.8%
Median	26.1	(X)	34.6	(X)
Female:	4,643	55.06%	76,189	53.67%
Under 5 years	527	11.4%	5,150	6.8%
5 to 9 years	274	5.9%	4,962	6.5%
10 to 14 years	449	9.7%	4,895	6.4%
15 to 19 years	394	8.5%	4,643	6.1%
20 to 24 years	466	10.0%	4,944	6.5%
25 to 29 years	245	5.3%	5,220	6.9%
30 to 34 years	387	8.3%	5,314	7.0%
35 to 39 years	312	6.7%	4,135	5.4%

40 to 44 years	348	7.5%	4,671	6.1%
45 to 49 years	262	5.6%	4,378	5.7%
50 to 54 years	203	4.4%	4,798	6.3%
55 to 59 years	241	5.2%	4,910	6.4%
60 to 64 years	235	5.0%	4,702	6.2%
65 to 69 years	77	1.7%	3,789	5.0%
70 to 74 years	89	2.0%	2,722	3.6%
75 to 79 years	53	1.1%	2,046	2.7%
80 to 84 years	39	0.9%	1,772	2.3%
85 years and over	42	1.0%	3,138	4.1%
Median	28.1	(X)	38.6	(X)

Source: 2013-2017 ACS Five Year Estimates

The median age in the NRSA is 27.1 years, which is much lower than the City of Rockford's at 36.5. The median age of males (26.1 years) is lower than that of females (28.1 years) in the NRSA, and lower than the overall median age in the City of Rockford as a whole. The median age for males in the City is 34.6 years, and the median age is 38.6 years for females. The population in both the NRSA and the City of Rockford are significantly younger on average than the population of Winnebago County and the State of Illinois. The median age in Winnebago County is 39.6 years, and the median age in the State of Illinois is 37.7 years.

RACE:

The following table highlights the racial composition of the NRSA Area compared to the City of Rockford at the time of the 2013-2017 American Community Survey Five Year Estimates.

		White only	Black or African American only	American Indian and Alaska Native only	Asian only	Native Hawaiian and other Pacific Islander only	Some Other Race only	Two or More Races	Hispanic or Latino	Total
Total NRSA Area	Number	5,015	2,161	0	335	0	886	469	4,063	8,866
	Percent	56.56%	24.37%	0.0%	3.78%	0.00%	9.99%	5.29%	45.83%	100%
Total City of Rockford	Number	99,522	32,084	639	4,827	4	5,783	5,781	27,298	148,640
	Percent	67.00%	21.59%	0.43%	3.25%	0.00%	3.89%	3.90%	18.37%	100%

Source: 2013-2017 ACS Five Year Estimates

The racial composition of the NRSA is 3,851 persons who are considered to be minority (43.4%) and 5,015 persons who are non-minority (56.6%), with 4,063 people (45.83%) who are Hispanic or Latino, either alone or in combination with another race(s). The overall population of the City of Rockford is 33.0% minority, which is much higher than Winnebago County and the State of Illinois. The County has a 21.1% minority population, and the State of Illinois has only 28.1% minority population. The Hispanic or Latino population, either alone or in combination with another race(s), for the City of Rockford is 18.4%, which is higher than Winnebago County or the State of Illinois. The Hispanic or Latino population of Winnebago County is only 12.2%, and only 16.8% in the State of Illinois.

The minority population of the NRSA is 7.84% of the City's total minority population of 49,118 (33.0% of total population), and the Hispanic or Latino population of the NRSA is 24.37% of the City's total Hispanic/Latino

population of 27,298. This illustrates that there is a high concentration of minority persons, and Hispanics/Latinos, living in the NRSA.

2. SOCIOECONOMIC DATA

An analysis of the latest census data and other socio-economic data is presented to gain a further in-depth perspective of the NRSA neighborhoods.

INCOME:

The table below highlights the current low- and moderate-income population in the City of Rockford and the NRSA. The block groups that have a population of more than 51% low- and moderate-income are indicated in bold. The rows highlighted in yellow are the block groups that are located in the Neighborhood Revitalization Strategy Area (NRSA).

City of Rockford, IL Low/Mod Income by Block Group				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
000401	2	260	635	40.94%
000401	1	240	635	37.80%
000401	3	155	655	23.66%
000402	3	405	1,370	29.56%
000402	2	180	675	26.67%
000402	1	50	705	7.09%
000403	1	230	605	38.02%
000403	3	550	1,655	33.23%
000403	2	345	1,055	32.70%

City of Rockford, IL Low/Mod Income by Block Group				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
000403	4	145	700	20.71%
000501	4	730	1,025	71.22%
000501	5	450	810	55.56%
000501	3	290	740	39.19%
000501	1	210	940	22.34%
000501	2	80	770	10.39%
000502	2	810	1,515	53.47%
000502	3	340	820	41.46%
000502	1	255	705	36.17%
000504	3	515	2,190	23.52%
000504	2	375	1,890	19.84%
000504	1	180	1,235	14.57%
000504	5	140	1,000	14.00%
000504	4	0	555	0.00%
000506	2	265	550	48.18%
000506	1	140	855	16.37%
000506	5	120	835	14.37%
000506	3	120	1,110	10.81%
000506	4	95	1,050	9.05%
000507	3	875	1,480	59.12%

City of Rockford, IL Low/Mod Income by Block Group				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
000507	1	560	1,190	47.06%
000507	2	130	1,020	12.75%
000510	1	225	1,355	16.61%
000510	2	220	1,765	12.46%
000511	2	450	1,545	29.13%
000511	1	215	1,105	19.46%
000512	1	335	845	39.64%
000512	3	480	1,905	25.20%
000512	2	225	1,000	22.50%
000512	4	260	1,485	17.51%
000513	1	655	1,970	33.25%
000513	2	235	1,620	14.51%
000514	1	420	1,390	30.22%
000514	2	190	1,115	17.04%
000600	2	955	1,890	50.53%
000600	1	205	435	47.13%
000600	3	420	905	46.41%
000600	4	170	1,055	16.11%
000700	2	380	795	47.80%
000700	1	455	980	46.43%

City of Rockford, IL Low/Mod Income by Block Group				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
000700	3	405	905	44.75%
000700	4	15	520	2.88%
000800	1	565	670	84.33%
000800	3	615	865	71.10%
000800	2	810	1,195	67.78%
001000	1	325	355	91.55%
001000	3	1,110	1,225	90.61%
001000	2	460	530	86.79%
001100	2	325	495	65.66%
001100	1	480	590	81.36%
001200	1	505	820	61.59%
001200	2	360	570	63.16%
001200	3	555	765	72.55%
001300	1	685	840	81.55%
001300	3	1,125	1,420	79.23%
001300	2	545	695	78.42%
001400	4	575	685	83.94%
001400	3	480	625	76.80%
001400	2	940	1,235	76.11%
001400	1	515	1,350	38.15%

City of Rockford, IL Low/Mod Income by Block Group				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
001500	4	850	1,315	64.64%
001500	6	480	850	56.47%
001500	2	215	495	43.43%
001500	1	280	670	41.79%
001500	5	315	760	41.45%
001500	3	340	825	41.21%
001600	6	405	685	59.12%
001600	1	540	945	57.14%
001600	5	465	835	55.69%
001600	2	350	695	50.36%
001600	3	825	1,730	47.69%
001600	4	375	810	46.30%
001700	3	715	1,120	63.84%
001700	2	775	1,305	59.39%
001700	1	390	965	40.41%
001800	2	945	1,005	94.03%
001800	5	595	675	88.15%
001800	1	740	905	81.77%
001800	4	385	560	68.75%
001800	3	680	1,025	66.34%

City of Rockford, IL Low/Mod Income by Block Group				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
001800	6	915	1,445	63.32%
001900	2	820	1,100	74.55%
001900	3	475	845	56.21%
001900	1	370	865	42.77%
001900	4	180	460	39.13%
002000	1	1,110	1,230	90.24%
002000	2	745	1,370	54.38%
002000	3	100	195	51.28%
002100	2	810	840	96.43%
002100	1	600	635	94.49%
002100	3	420	570	73.68%
002200	3	510	625	81.60%
002200	1	840	1,095	76.71%
002200	2	800	1,260	63.49%
002200	4	290	735	39.46%
002301	2	795	960	82.81%
002301	3	555	870	63.79%
002301	1	565	910	62.09%
002302	2	170	585	29.06%
002400	1	895	915	97.81%

City of Rockford, IL Low/Mod Income by Block Group				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
002400	3	700	760	92.11%
002400	2	525	600	87.50%
002500	1	1,015	1,090	93.12%
002500	3	665	780	85.26%
002500	2	700	850	82.35%
002500	4	580	805	72.05%
002600	4	605	640	94.53%
002600	3	430	465	92.47%
002600	1	745	910	81.87%
002600	2	180	245	73.47%
002700	4	820	1,070	76.64%
002700	1	540	705	76.60%
002700	2	575	690	83.33%
002700	3	420	565	74.34%
002800	1	1,030	1,145	89.96%
002800	2	610	710	85.92%
002900	1	870	900	96.67%
002900	2	270	300	90.00%
003000	2	500	1,130	44.25%
003000	1	100	585	17.09%

City of Rockford, IL Low/Mod Income by Block Group				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
003100	4	670	775	86.45%
003100	5	750	955	78.53%
003100	3	260	430	60.47%
003100	1	560	935	59.89%
003100	2	395	695	56.83%
003200	4	1,000	1,095	91.32%
003200	1	1,050	1,160	90.52%
003200	2	725	815	88.96%
003200	3	370	605	61.16%
003300	4	460	555	82.88%
003300	3	605	880	68.75%
003300	2	700	1,300	53.85%
003300	1	290	670	43.28%
003400	2	530	875	60.57%
003400	1	525	910	57.69%
003400	4	680	1,190	57.14%
003400	3	970	1,900	51.05%
003500	3	310	1,020	30.39%
003500	1	125	650	19.23%
003500	2	30	865	3.47%

City of Rockford, IL Low/Mod Income by Block Group				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
003601	1	560	880	63.64%
003601	2	115	670	17.16%
003602	2	1,065	1,670	63.77%
003602	3	440	720	61.11%
003602	1	500	1,250	40.00%
003604	2	565	940	60.11%
003604	1	385	765	50.33%
003604	3	330	1,095	30.14%
003605	2	265	350	75.71%
003605	1	670	1,070	62.62%
003606	3	400	515	77.67%
003606	2	655	975	67.18%
003606	1	645	1,185	54.43%
003706	2	680	1,670	40.72%
003706	3	725	1,815	39.94%
003706	1	485	1,285	37.74%
003707	1	1,820	2,845	63.97%
003708	2	530	795	66.67%
003708	3	320	555	57.66%
003708	1	710	1,480	47.97%

City of Rockford, IL Low/Mod Income by Block Group				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
003709	1	595	795	74.84%
003709	2	450	800	56.25%
003710	1	170	1,115	15.25%
003711	3	140	265	52.83%
003711	5	375	810	46.30%
003711	1	335	1,780	18.82%
003801	3	1,255	4,245	29.56%
003801	2	250	1,115	22.42%

Source: U.S. Department of Housing and Urban Development

The Low- and Moderate-Income Chart for the census tracts and block groups in the Neighborhood Revitalization Strategy Area are listed below. The block groups that have a population of more than 51% low- and moderate-income are indicated in **bold**. Of all the Block Groups listed below all but four (4) are in the Upper Quartile. The Upper Quartile Block Groups are highlighted in yellow.

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE NRSA AREA FOR THE CITY OF ROCKFORD, IL				
TRACT	B.G.	LOWMOD	LOWMODUNIV	LOWMODPCT
002700	1	540	705	76.60%
002700	2	575	690	83.33%
002700	3	420	565	74.34%
002800	1	1,030	1,145	89.96%
002800	2	610	710	85.92%
002200	3	510	625	81.60%
001000	2	460	530	86.79%
001100	2	325	495	65.66%
001200	1	505	820	61.59%
001200	2	360	570	63.16%
001300	1	685	840	81.55%
001300	3	1,125	1,420	79.23%
NRSA Area Total:		7,145	9,115	77.87%

Source: U.S. Department of Housing and Urban Development

The City of Rockford has a low- and moderate-income population as a whole of 54.03%, while the NRSA has a much higher low- and moderate-income population with 77.87% of people in the NRSA qualifying as low- and moderate-income. The NRSA's low- and moderate-income census tracts and block groups are illustrated in the attached map at the end of this sub-section. Winnebago County's low- and moderate-income population is 42.05%, and the State of Illinois has a low- and moderate-income population of 43.5%.

The NRSA median income is 77% of the City's median income and both are much lower than the median household incomes of Winnebago County and the State of Illinois. According to the 2013-2017 American Community Survey (the most recent data available for the City), the median household income for the NRSA was \$32,419 compared to \$41,991 for the City. According to 2013-2017 American Community Survey 5-year Estimates, the median household income for Winnebago County is \$51,110, compared to \$61,229 for the State.

Median Household Income

Total:			Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or more	Median household income in 2017
C.T. 10	#	276	38	53	8	24	14	111	28	0	0	0	50,132
B.G. 2	%	100.0%	13.8%	19.2%	2.9%	8.7%	5.1%	40.2%	10.1%	0.0%	0.0%	0.0%	(X)
C.T. 11	#	321	89	50	65	46	22	49	0	0	0	0	18,641
B.G. 2	%	100.0%	27.7%	15.6%	20.2%	14.3%	6.9%	15.3%	0.0%	0.0%	0.0%	0.0%	(X)
C.T. 12	#	265	40	30	61	46	32	18	0	35	3	0	25,121
B.G. 1	%	100.0%	15.1%	11.3%	23.0%	17.4%	12.1%	6.8%	0.0%	13.2%	1.1%	0.0%	(X)
C.T. 12	#	173	75	10	25	9	25	10	10	2	7	0	N/A
B.G. 2	%	100.0%	43.4%	5.8%	14.5%	5.2%	14.5%	5.8%	5.8%	1.2%	4.0%	0.0%	(X)
C.T. 13	#	275	31	26	88	7	38	28	53	0	0	4	24,107
B.G. 1	%	100.0%	11.3%	9.5%	32.0%	2.5%	13.8%	10.2%	19.3%	0.0%	0.0%	1.5%	(X)
C.T. 13	#	304	36	0	17	85	104	26	36	0	0	0	37,059
B.G. 3	%	100.0%	11.8%	0.0%	5.6%	28.0%	34.2%	8.6%	11.8%	0.0%	0.0%	0.0%	(X)
C.T. 22	#	166	24	22	58	0	15	0	12	22	0	13	23,500
B.G. 3	%	100.0%	14.5%	13.3%	34.9%	0.0%	9.0%	0.0%	7.2%	13.3%	0.0%	7.8%	(X)
C.T. 27	#	207	26	14	33	0	57	66	0	11	0	0	40,461
B.G. 1	%	100.0%	12.6%	6.8%	15.9%	0.0%	27.5%	31.9%	0.0%	5.3%	0.0%	0.0%	(X)
C.T. 27	#	180	30	0	38	58	7	24	23	0	0	0	26,100
B.G. 2	%	100.0%	16.7%	0.0%	21.1%	32.2%	3.9%	13.3%	12.8%	0.0%	0.0%	0.0%	(X)
C.T. 27	#	238	0	9	95	33	9	54	31	0	0	7	31,167
B.G. 3	%	100.0%	0.0%	3.8%	39.9%	13.9%	3.8%	22.7%	13.0%	0.0%	0.0%	2.9%	(X)
C.T. 28	#	377	37	47	59	86	120	28	0	0	0	0	28,861
B.G. 1	%	100.0%	9.8%	12.5%	15.6%	22.8%	31.8%	7.4%	0.0%	0.0%	0.0%	0.0%	(X)
C.T. 28	#	127	15	10	28	27	10	30	4	3	0	0	26,458
B.G. 2	%	100.0%	11.8%	7.9%	22.0%	21.3%	7.9%	23.6%	3.1%	2.4%	0.0%	0.0%	(X)
Total NRSA	#	2909	441	271	575	421	453	444	197	73	10	24	32,419
	%	100.0%	15.2%	9.3%	19.8%	14.5%	15.6%	15.3%	6.8%	2.5%	0.3%	0.8%	(X)
Total City of Rockford	#	58939	6469	4104	7606	6718	9151	10698	6131	5093	1566	1403	41,991
	%	100.0%	11.0%	7.0%	12.9%	11.4%	15.5%	18.2%	10.4%	8.6%	2.7%	2.4%	(X)

Source: 2013-2017 ACS Five Year Estimates

15.2% of households in the NRSA have a median household income of less than \$10,000 a year, which is higher than that of the City of Rockford, where 11.0% of households have a median household income of less than \$10,000 a year. The highest percentage of households in the NRSA fall into the \$15,000 to \$24,999 income bracket (19.8%), while a smaller proportion of the City of Rockford (12.9%) makes a median income in that range. The median household incomes are higher in three block groups: C.T. 12, B.G. 2; C.T. 13, B.G.1; and C.T. 27, B.G. 2. These block groups have a higher median income than the NRSA as a whole. However, only C.T. 13, B.G.1 has a higher median income than the City as a whole. All block groups in the NRSA are still lower than the median household incomes for Winnebago County (\$51,110) and the State of Illinois (\$61,229).

The median household income for both the City and the NRSA are well below the low-income limit for the FY 2019 Section 8 Income Limits for the Rockford, Illinois Housing and Mortgage Finance Agency (HMFA) (within the Rockford, IL MSA) for all household sizes.

Rockford Section 8 Income Limits for 2019

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$13,950	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
Very Low (50%) Income Limits	\$23,250	\$26,550	\$29,850	\$33,150	\$35,850	\$38,500	\$41,150	\$43,800
Low (80%) Income Limits	\$37,150	\$42,450	\$47,750	\$53,050	\$57,300	\$61,550	\$65,800	\$70,050

Source: www.hud.gov

EMPLOYMENT:

The table below highlights the major occupations of the employed civilian population over the age of 16 in the City of Rockford and the NRSA.

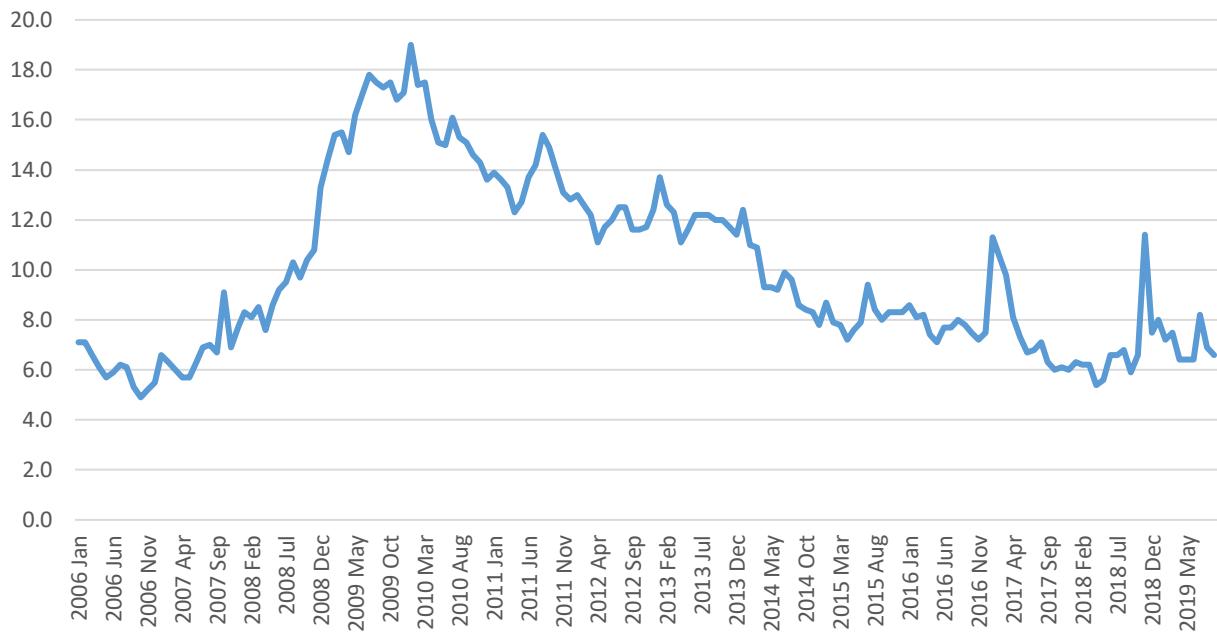
	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Total Population	8,866	100%	148,640	100%
Total employed civilian population 16 years and older	3,096	100%	62,750	100%
Male	1447	46.74%	31921	50.87%
Management, professional, and related occupations	145	10.02%	8392	26.29%
Service occupations	321	22.18%	5147	16.12%
Sales and office occupations	207	14.31%	4791	15.01%
Natural resources, construction, and maintenance occupations	236	16.31%	3452	10.81%
Production, transportation, and material moving occupations	538	37.18%	10139	31.76%
Female	1,649	53.26%	30,829	49.13%
Management, professional, and related occupations	286	17.34%	9267	30.06%
Service occupations	462	28.02%	7889	25.59%
Sales and office occupations	443	26.86%	9375	30.41%
Natural resources, construction, and maintenance occupations	6	0.36%	184	0.60%
Production, transportation, and material moving occupations	452	27.41%	4114	13.34%

Source: 2013-2017 ACS Five Year Estimates

Of the total population over the age of 16 in the NRSA, 34.9% are employed civilians. Of the total population in the City of Rockford, 42.2% are employed civilians over the age of 16. Males and females are employed at about the same rate. Males are mostly employed in Production, Transportation, and Material Moving Occupations in the City (31.8%) and the NRSA (37.2%).

The following chart illustrates the trends of the unemployment rate for the City of Rockford from January 2006 through May 2019 as reported by the Bureau of Labor Statistics (www.bls.gov).

Unemployment Rate for the City of Rockford January 2006 - May 2019



The unemployment rate in the City of Rockford saw an overall decrease from 2009 through 2019. Unemployment spiked again in early 2017 and in 2018, but it is currently trending downward. In September 2019, the City had an unemployment rate of 6.6%. However, it is still higher when compared to the September 2019 rate of 5.4% for Winnebago County, 3.9% for the State of Illinois, and the national unemployment rate at the time of 3.5%.

EDUCATION:

The table below highlights the educational attainment of the population over the age of 25 in the City of Rockford and the NRSA.

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Total population over 25	4,888	100%	97,340	100%
Male	2,507	51.3%	45,745	46.9%
Less than 9th grade	459	18.3%	3306	7.2%
9th to 12th grade, no diploma	519	20.7%	4,975	10.8%
High school graduate (includes equivalency)	967	38.6%	13,911	30.4%

Some college, no degree	359	14.3%	9,988	21.8%
Associate degree	131	5.2%	3,709	8.1%
Bachelor's degree	49	2.0%	5,916	12.9%
Graduate or professional degree	23	0.9%	3,940	8.6%
Female	2,381	48.7%	51,595	53.0%
Less than 9th grade	296	12.4%	3004	5.8%
9th to 12th grade, no diploma	395	16.6%	5,148	9.9%
High school graduate (includes equivalency)	793	33.3%	15,281	29.6%
Some college, no degree	645	27.1%	12,787	24.8%
Associate degree	144	6.0%	4,387	8.5%
Bachelor's degree	93	3.9%	6,610	12.8%
Graduate or professional degree	15	0.6%	4,378	8.5%

Source: 2013-2017 ACS Five Year Estimates

In the NRSA 36.0% of people over 25 years old have received only a high school diploma or an equivalency diploma. It is reported that 61.0% of males and 71.0% of females have achieved at least a high school diploma or the equivalent of one. The number is much higher for the City of Rockford with 81.9% of males and 84.2% of females have achieved at least a high school diploma or its equivalent. Residents in the City and the NRSA have not obtained the same level of education as residents of Winnebago County and Illinois overall. The achievement numbers for a high school education in the county are 86.4% for males and 88.3% for females. The achievement numbers in the state of Illinois is 87.9% for males and 89.2% for females.

Overall, male and female educational attainment is about equal when looking at high school graduates in the City, although females complete some additional schooling at a higher rate than males in the NRSA. However, both males and females had similar rates of completing a bachelor's degree and other high-level degrees.

3. HOUSING

The occupancy status for the NRSA is lower than in the City, with 79.98% of units occupied in the NRSA and 88.87% of all units occupied in the City of Rockford. However, the vacancy rates in both the City (11.13%) and NRSA (20.02%) are significantly higher than the rate of the County (8.98%) and the State (9.67%).

Occupancy Status

		Total:	Occupied	Vacant
		Number	314	276
		Percent	100	87.90%
C.T. 110 B.G. 2	Number	451	321	130
	Percent	100	71.18%	28.82%
C.T. 120 B.G. 1	Number	324	265	59
	Percent	100	81.79%	18.21%
C.T. 120 B.G. 2	Number	251	173	78
	Percent	100	68.92%	31.08%
C.T. 130 B.G. 1	Number	379	275	104
	Percent	100	72.56%	27.44%
C.T. 130 B.G. 3	Number	359	304	55
	Percent	100	84.68%	15.32%
C.T. 220 B.G. 3	Number	193	166	27
	Percent	100	86.01%	13.99%
C.T. 270 B.G. 1	Number	225	207	18
	Percent	100	92.00%	8.00%
C.T. 270 B.G. 2	Number	239	180	59
	Percent	100	75.31%	24.69%
C.T. 270 B.G. 3	Number	297	238	59
	Percent	100	80.13%	19.87%
C.T. 280 B.G. 1	Number	434	377	57
	Percent	100	86.87%	13.13%
C.T. 280 B.G. 2	Number	171	127	44
	Percent	100	74.27%	25.73%
Total NRSA	Number	3,637	2,909	728
	Percent	100	79.98%	20.02%
City of Rockford	Number	66,321	58,939	7,382
	Percent	100	88.87%	11.13%

Source: 2013-2017 ACS Five Year Estimates

TENURE:

The majority of households living in the NRSA, and the City as a whole, are renters, and the percentage of renter-occupied units in the NRSA (58.3%) and in the City (44.6%).

Tenure of Households

		Total	Owned with a mortgage or a loan	Owned free and clear	Renter-Occupied
C.T. 10 B.G. 2	Number	276	37	103	136
	Percent	100.0%	13.4%	37.3%	49.3%
C.T. 11 B.G. 2	Number	321	19	11	291
	Percent	100.0%	5.9%	3.4%	90.7%
C.T. 12 B.G. 1	Number	265	53	82	130
	Percent	100.0%	20.0%	30.9%	49.1%
C.T. 12 B.G. 2	Number	173	53	12	108
	Percent	100.0%	30.6%	6.9%	62.4%
C.T. 13 B.G. 1	Number	275	85	25	165
	Percent	100.0%	30.9%	9.1%	60.0%
C.T. 13 B.G. 3	Number	304	68	37	199
	Percent	100.0%	22.4%	12.2%	65.5%
C.T. 22 B.G. 3	Number	166	34	57	75
	Percent	100.0%	20.5%	34.3%	45.2%
C.T. 27 B.G. 1	Number	207	65	42	100
	Percent	100.0%	31.4%	20.3%	48.3%
C.T. 27 B.G. 2	Number	180	44	60	76
	Percent	100.0%	24.4%	33.3%	42.2%
C.T. 27 B.G. 3	Number	238	38	53	147
	Percent	100.0%	16.0%	22.3%	61.8%
C.T. 28 B.G. 1	Number	377	91	80	206
	Percent	100.0%	24.1%	21.2%	54.6%
C.T. 28 B.G. 2	Number	127	29	35	63
	Percent	100.0%	22.8%	27.6%	49.6%
Total NRSA	Number	2,909	616	597	1,696
	Percent	100.0%	21.2%	20.5%	58.3%
Total City of Rockford	Number	58,939	20,294	12,334	26,311
	Percent	100.0%	34.4%	20.9%	44.6%

Source: 2013-2017 ACS Five Year Estimates

The NRSA has 41.7% owner-occupied housing units compared to 58.3% renter-occupied, and the City is made up of 55.3% owner-occupied units compared to 44.6% renter-occupied. Though there is a higher percentage of owner-occupied units in those block groups that do not have over 51% low- and moderate-income populations Citywide, only C.T. 27, B.G. 3 is

both within the NRSA and has a higher homeownership percentage than the City as a whole. The percentage of homeowners that own their homes free and clear are almost equal in the NRSA to the City as a whole at 20.9% and 20.5%, and there is a higher number of mortgage or loan holders in the City at 34.4% compared to 21.2% in the NRSA. Winnebago County and the State of Illinois have much higher rates of homeownership than the NRSA, with both rates at 66.1%.

VACANCY:

Vacancy Status

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Total	728	100.0%	7382	100.0%
For rent	215	29.5%	1840	24.9%
Rented, not occupied	24	3.3%	293	4.0%
For sale only	84	11.5%	966	13.1%
Sold, not occupied	33	4.5%	296	4.0%
For seasonal, recreational, or occasional use	0	0.0%	251	3.4%
For migrant workers	0	0.0%	0	0.0%
Other vacant	372	51.1%	3736	50.6%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of vacancies in the NRSA and the City is in the “other vacant” category, with about 51.1% in the NRSA and 50.6% for the City. The definition of “other vacant” according to the U.S. Census Bureau is when a vacant unit does not fall into any of the other classifications specified above. This includes housing units “unfit” for habitation. This trend, combined with the high vacancy rate in the City and NRSA when compared to the County or State, could indicate a large amount of blighted properties in the NRSA. The second largest category of vacancies in both the NRSA and the City are rental units at 29.5% and 24.9%. In Winnebago County and the State of Illinois, rental unit vacancy rates are comparable at 21.6% and 21.9%, but vacancy rates of homes for sale are higher than that of the NRSA and City at 11.5% and 13.1%, respectively. However, the vacancy rates in both the City (11.13%) and NRSA (20.02%) are significantly higher than the rate of the County (8.98%) and the State (9.67%).

RACE OF HOUSEHOLDER:
Race of Householder

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Total	2,909	100.0%	58,939	100%
Householder who is White alone	1,720	59.1%	42,500	72.1%
Householder who is Black or African American alone	720	24.8%	11,575	19.6%
Householder who is American Indian and Alaska Native alone	0	0.0%	297	0.5%
Householder who is Asian alone	112	3.9%	1,592	2.7%
Householder who is Native Hawaiian and Other Pacific Islander alone	0	0.0%	3	0.0%
Householder who is Some Other Race alone	279	9.6%	1,674	2.8%
Householder who is Two or More Races	87	3.0%	1,298	2.2%
Householder who is Hispanic or Latino	1,018	35.0%	7,272	12.3%

Source: 2013-2017 ACS Five Year Estimates

Householders who are minorities in the NRSA comprise 40.9%, compared to 27.9% in the City of Rockford. The majority of minority householders in the City are Black or African American, either alone or in combination with another race(s). In the NRSA, 35.0% of householders are Hispanic or Latino, compared to 12.3% in the City. These rates are much higher than they are in Winnebago County or the State of Illinois. In Winnebago County, 17.3% of householders are minority and in the State of Illinois 24.1% of householders are minority.

AGE OF HOUSEHOLDER:
Age of Householder

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Total	2,909	-	58,939	-
Owner occupied	1,213	100.0%	32,628	100.0%
Householder 15 to 24 years	0	0.0%	258	0.8%
Householder 25 to 34 years	131	10.8%	3,253	10.0%
Householder 35 to 44 years	300	24.7%	4,810	14.7%
Householder 45 to 54 years	223	18.4%	6,223	19.1%
Householder 55 to 59 years	136	11.2%	3,403	10.4%
Householder 60 to 64 years	214	17.6%	3,837	11.8%
Householder 65 to 74 years	89	7.3%	5,830	17.9%
Householder 75 to 84 years	103	8.5%	3,239	9.9%
Householder 85 years and over	17	1.4%	1,775	5.4%
Renter occupied	1,696	100.0%	26,311	100.0%
Householder 15 to 24 years	162	9.6%	2,415	9.2%
Householder 25 to 34 years	376	22.2%	6,665	25.3%
Householder 35 to 44 years	395	23.3%	4,768	18.1%
Householder 45 to 54 years	303	17.9%	4,209	16.0%
Householder 55 to 59 years	162	9.6%	2,378	9.0%
Householder 60 to 64 years	134	7.9%	1,548	5.9%
Householder 65 to 74 years	91	5.4%	2,094	8.0%
Householder 75 to 84 years	49	2.9%	1,063	4.0%
Householder 85 years and over	24	1.4%	1,171	4.5%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of householders in the NRSA and the City are between 25 and 54 years old for renters, and over 45 years old for owners. The same trend holds for Winnebago County as well as the State of Illinois.

There is a much lower proportion, (13.9%), of owner occupied housing for the NRSA for householders who are 65 years in age and older than compared to the City as a whole (33.2%). For renters who are 65 years in age and older the rates are lower for the NRSA (9.6%) than the City (16.4%).

HOUSEHOLD TYPE:
Household Type

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Total households	2,909	100%	58,939	100.0%
Family households (families)	1,923	66.1%	35,734	60.6%
Nonfamily households	986	33.9%	23,205	39.4%
Families with male householder, no wife present	224	7.7%	3,214	5.5%
Families with female householder, no husband present	813	28.0%	10,635	18.0%
Total households	2,909	100%	58,939	100%
Householder living alone	755	26.0%	23,205	39.37%
Living alone and over 65 years old	232	8.0%	7,965	13.5%
Male, living alone	396	4.5%	8,874	6.0%
Female, living alone	359	4.1%	11,132	7.5%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of households are family households in the NRSA (48.7%) and the City of Rockford (60.6%). The same trend holds true for Winnebago County with 65.1% families and the State of Illinois with 64.8% families.

There are fewer nonfamily households, (33.9%) than compared to the rest of the City of Rockford (39.4%). Additionally, the NRSA has a lower rate of householders living alone than compared to the rest of the City. According to 2013-2017 American Community Survey, household data shows that 396 of households are comprised of males living alone and 359 are females living alone or 4.5% and 4.1%, respectively, of households within the NRSA. These rates are lower than that of the City of Rockford in which 6.0% and 7.5% of households are males living alone and females living alone, respectively.

Household Size

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Owner-occupied housing units	1,213	100.0%	32,628	100.0%
1-person household	274	22.6%	9,396	28.8%
2-person household	364	30.0%	11,628	35.6%
3-person household	161	13.3%	4,378	13.4%
4-person household	101	8.3%	3,569	10.9%
5-person household	204	16.8%	2,256	6.9%
6-person household	106	8.7%	1,023	3.1%
7-or-more-person household	3	0.2%	378	1.2%
Renter-occupied housing units	1,696	100.0%	26,311	100.0%
1-person household	481	28.4%	10,610	40.3%
2-person household	360	21.2%	5,901	22.4%
3-person household	315	18.6%	4,278	16.3%
4-person household	251	14.8%	2,934	11.2%
5-person household	110	6.5%	1,235	4.7%
6-person household	97	5.7%	767	2.9%
7-or-more-person household	82	4.8%	586	2.2%
Average household size	2.90	-	2.46	-

Source: 2013-2017 ACS Five Year Estimates

The largest percentages of households are either one or two person households in the NRSA, the City, Winnebago County and the State of Illinois. The average household size in the NRSA (2.90) is larger than the average household size in the City (2.46), and also larger than the County (2.47) and State (2.61).

Family Type and Presence of Own Children

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Total:	1,923	100%	35,734	100%
With own children under 18 years:	1,050	54.6%	16,814	47.1%
Under 6 years only	181	17.2%	4,119	24.5%
Under 6 years and 6 to 17 years	360	34.3%	4,144	24.7%
6 to 17 years only	509	48.5%	8,551	50.9%
No own children under 18 years	873	45.4%	18,920	53.0%
Married Couple family:	886	46.1%	21,885	61.2%
With own children under 18 years:	355	40.1%	8,306	38.0%
Under 6 years only	103	11.6%	1,956	8.9%
Under 6 years and 6 to 17 years	94	10.6%	1,936	8.8%
6 to 17 years only	158	17.8%	4,414	20.2%
No own children under 18 years	531	59.9%	13,579	38.8%
Other family:	1,732	53.9%	22,357	38.8%
Male householder, no wife present:	224	21.6%	3,214	23.2%
With own children under 18 years:	120	53.6%	1,637	50.9%
Under 6 years only	27	12.1%	497	15.5%
Under 6 years and 6 to 17 years	57	25.4%	306	9.5%
6 to 17 years only	36	16.1%	834	25.9%
No own children under 18 years	104	46.4%	1,577	49.1%
Female householder, no husband present:	813	78.4%	10,635	76.8%
With own children under 18 years:	575	70.7%	6,871	64.6%
Under 6 years only	51	6.3%	1,666	15.7%
Under 6 years and 6 to 17 years	209	25.7%	1,902	17.9%
6 to 17 years only	315	38.7%	3,303	31.1%
No own children under 18 years	238	29.3%	3,764	35.4%

Source: 2013-2017 ACS Five Year Estimates

The majority of families in the NRSA have children under the age of 18 (54.6%), but not in the City (47.1%), although most are not husband-wife married couples. Consequently, there is a high concentration of single-female households and single mothers in the NRSA and City as a whole. 53.9% of the households in the NRSA are not married family households, and of those, 78.4% are single-female households. 70.7% of those have children under the age of 18.. Winnebago County only has 14.0% single-

female households (of which 53.9% are single mothers) and Illinois only has 18.4% single-female households (of which 6.6% are single mothers to children 18 and under).

AGE OF HOUSING:

Year Structure was Built

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Total housing units	3,637	100.0%	66,321	100.0%
Built 2014 or later	0	0.0%	31	0.0%
Built 2010 to 2013	0	0.0%	282	0.4%
Built 2000 to 2009	113	3.1%	4,317	6.5%
Built 1990 to 1999	30	0.8%	5,460	8.2%
Built 1980 to 1989	155	4.3%	5,077	7.7%
Built 1970 to 1979	242	6.7%	9,563	14.4%
Built 1960 to 1969	173	4.8%	10,234	15.4%
Built 1950 to 1959	532	14.6%	10,907	16.4%
Built 1940 to 1949	380	10.4%	6,195	9.3%
Built 1939 or earlier	2,012	55.3%	14,255	21.5%

Source: 2013-2017 ACS Five Year Estimates

Overall, most of the housing units were built in 1939 or earlier. According to the 2013-2017 American Community Survey Five Year Estimates, (the most current Census data available for physical housing characteristics in the City of Rockford), very few units have been built in the last twenty years in the NRSA or in the City of Rockford. Since the year 2000, the NRSA has had 113 new housing units built, while the City has built 4,630 new housing units during the same time frame. The same is not true of Winnebago County or the State of Illinois according to the 2013-2017 American Community Survey Five Year Estimates. Only 15.1% of housing units in Winnebago County were built in 1939 or earlier, but 11.7% were built since the year 2000. Only 21.8% of housing units in the State of Illinois were built in 1939 or earlier, but 12.7% were built since the year 2000. This indicates that the City of Rockford, and consequently the NRSA, has an old housing stock.

NUMBER OF UNITS:
Units in Structures

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Total housing units	3,637	100.0%	66,321	100.0%
1, detached	1,716	47.2%	40,471	61.0%
1, attached	99	2.7%	3,100	4.7%
2	1,029	28.3%	6,634	10.0%
3 or 4	382	10.5%	4,896	7.4%
5 to 9	132	3.6%	3,346	5.0%
10 to 19	20	0.5%	2,311	3.5%
20 to 49	16	0.4%	1,612	2.4%
50 or more	189	5.2%	3,514	5.3%
Mobile home	42	1.2%	425	0.6%
Boat, RV, van, etc.	12	0.3%	12	0.0%

Source: 2013-2017 ACS Five Year Estimates

In the NRSA, 47.2% of the housing units are 1-unit detached, and many structures have multiple units in them. Of all structures in the NRSA, 50.1% contain between 2 and 9 units. The percentage of 1-unit detached housing units is much higher in the City at 61.0%, but there are still a lot of multi-family housing structures in the City, with 34.3% containing between 2 and 9 units. The percentage of 1-unit detached homes in Winnebago County (70.0%) is much higher than the City's percentage. However, in the State of Illinois the percentage of 1-unit detached homes is 58.8% slightly below the City's percentage.

ROOM SIZE & OCCUPANTS PER ROOM:
Rooms in the Housing Unit

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
1 Room	81	2.2%	1,885	2.8%
2 Rooms	22	0.6%	1,403	2.1%
3 Rooms	459	12.6%	5,455	8.2%
4 Rooms	666	18.3%	11,800	17.8%
5 Rooms	1076	29.6%	14,503	21.9%
6 Rooms	634	17.4%	12,286	18.5%

7 or more Rooms	699	19.2%	18,989	28.6%
Median	5.0	(X)	5.4	(X)

Source: 2013-2017 ACS Five Year Estimates

The median number rooms per unit in the NRSA are 5.0 while the median rooms throughout the City is 5.4. Most units in the NRSA and City have at least. Winnebago County and the State have a slightly higher median number of rooms per unit at 5.7 and 5.6, and most units have 5 or 6 rooms.

Occupants per Room

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Total Housing Units	2,909	100%	58,939	100.0%
Owner-Occupied Housing Units	1,213	41.7%	32,628	55.4%
.00 to .50	758	62.5%	25,529	78.2%
.51 to 1.00	418	34.5%	6,560	20.1%
1.01 to 1.50	29	2.4%	427	1.3%
1.51 to 2.00	8	0.7%	112	0.3%
2.01 or more	0	0.0%	0	0.0%
Renter-Occupied Housing Units	1,696	58.3%	26,311	44.6%
.00 to .50	922	54.4%	16,037	61.0%
.51 to 1.00	565	33.3%	8,951	34.0%
1.01 to 1.50	143	8.4%	833	3.2%
1.51 to 2.00	25	1.5%	353	1.3%
2.01 or more	41	2.4%	137	0.5%

Source: 2013-2017 ACS Five Year Estimates

The City and the NRSA both are over 90% of 1.00 or less occupants per room. The numbers are higher for the County and State, with 97.9% of 1.00 or less persons per room in Winnebago County and 97.4% in the State of Illinois.

TENURE IN HOUSING:
Year Household Moved into Unit

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
2010 or later	1,543	53.0%	26,323	44.7%
2000 to 2009	696	23.9%	17,125	29.1%
1990 to 1999	357	12.3%	7,624	12.9%
1980 to 1989	167	5.7%	3,328	5.6%
1979 or earlier	146	5.0%	4,539	7.7%
Total	2,909	100%	58,939	100%

Source: U.S. 2013-2017 ACS Five Year Estimates

Almost half of people in the NRSA and the City of Rockford moved into their home since 2010 according to the 2013-2017 ACS Five Year Estimates. In the NRSA, 53.0% of people moved into their unit after 2010 compared to 44.7% of people in the City that moved into their unit in the same time frame. There is also a significant portion of householders that moved into their home twenty or more years ago, in both the NRSA and the City. The percentages are lower for the State of Illinois where 39.3% of the population moved into their units after 2010. Only 38.5% of householders in Winnebago County have moved into their units in the same period. Overall, people in the City of Rockford and the NRSA seem to move into different homes more often when compared to the rest of the County. This is most likely due to the high percentage of renters versus homeowners in the City and NRSA.

HOUSING VALUES:
Value of Housing Unit

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Less than \$50,000	574	47.3%	4,646	14.2%
\$50,000 to \$99,999	483	39.8%	14,169	43.4%
\$100,000 to \$149,999	57	4.7%	7,887	24.2%
\$150,000 to \$199,999	51	4.2%	3,122	9.6%
\$200,000 to \$299,999	20	1.6%	1,971	6.0%
\$300,000 to \$499,999	21	1.7%	528	1.6%
\$500,000 to \$999,999	0	0.0%	226	0.7%

\$1,000,000 or more	7	0.6%	79	0.2%
Median (dollars)	82,500	(X)	89,500	(X)
Total	1,213	100%	32,628	100%

Source: U.S. 2013-2017 ACS Five Year Estimates

The median value of houses in the NRSA is \$82,500 versus the City's median value of \$89,500. The median home values for Winnebago County (\$115,900) and Illinois (\$179,700) are much higher than the City and NRSA. Though home values have increased, Rockford and the NRSA have not seen the same increases as the surrounding areas and the state.

REAL ESTATE DATA:

According to the 2013-2017 American Community Survey 5-Year Estimates, the average home value in the City of Rockford was \$73,300. Housing sales data from Realtor.com as of June 2019, indicated that there were 30 homes for sale,



ranging in list price from \$5,900 to \$387,500 with a median home listing price of \$80,750, or \$40 per square foot. Historically, the current median listing price is at a 3-year high; the low was \$38,900 as of January 2017. During the previous 3-year period (July 2017 to June 2019) the highest sales price was \$182,608 for a 3,897-square foot single family home with 5 bedrooms and 5 bathrooms on Catalpa Wood Lane. The low sales price was \$643 for a 1,344-square foot single family home with 2 bedrooms and 1 bathrooms on Elm Street. (Source: Zillow.com) Zillow also reported, as of June 30, 2018, that 22.1% of homes in Rockford with a mortgage had negative equity (U.S. average is 8.2%) and 2.6% of homes in Rockford with a mortgage were delinquent on mortgage payments (U.S. average is 1.1%).

The City of Rockford is served by the Greater Northwest Illinois Association of REALTORS. The association includes Jo Daviess, Stephenson, Winnebago, Boone, Carroll, Ogle, DeKalb, Kane, Whiteside, and Lee Counties. The association provides local market updates for the area. The most recent report is dated May 2019 and recorded the following annual home sales data: New Listings of 13,821 homes for sale, which is a 1.8% decline from the previous 12 months (May 2018) new listings of 14,074 homes for sale; Closed Sales of 10,625 homes sold, which is a 1.7% decline from the previous 12 months (May 2018) closed sales of 10,807 homes

sold; Median Sales Price of \$169,000, which is a 5.7% increase from the previous 12 months (May 2018) median sales price of \$159,900; and Percent of Original List Price Received was 95.4%, which is an increase of 0.3% from the previous 12 months (May 2018).

The table below compares the number of homes sold in the Rockford NRSA in 2018 and 2019 (as of July 10, 2019). Overall the price of homes sold and amount of homes sold have been relatively steady over the past 18 months.

Homes Sold in Rockford NRSA

Sales Price	2018		2019 (up to July 10, 2019)	
	Number	Percent	Number	Percent
\$0 to \$10,000	11	18%	6	22%
\$10,001 to \$20,000	6	10%	1	4%
\$20,001 to \$30,000	9	15%	3	11%
\$30,001 to \$40,000	6	10%	2	7%
\$40,001 to \$50,000	5	8%	3	11%
\$50,001 to \$60,000	4	7%	2	7%
\$60,001 to \$70,000	5	8%	1	4%
\$70,001 to \$80,000	2	3%	0	0%
\$80,001 to \$90,000	2	3%	1	4%
\$90,001 to \$100,000	2	3%	1	4%
\$100,001 to \$125,000	6	10%	3	11%
\$125,001 to \$150,000	1	2%	3	11%
Over \$150,000	1	2%	1	4%
TOTAL	60	100%	27	100%

Source: Zillow.com

Homes sold in the City of Rockford from 2017-2019 are shown below. 2017 is included to act as a benchmark. Of the homes sold in the NRSA in 2018, 86.7% were sold below the average price for the City overall, and NRSA sales made up 3.2% of overall City sales. As of the reporting time, 85.2% of homes sold in 2019 were below the average price for the City overall. It is important to note that data of homes sold in the NRSA for 2019 is incomplete at the time of writing this report, and cannot be reasonably

compared to the completed overall home sales to find the overall proportion of homes sold in 2019.

City of Rockford Overall Single Family Home Sales			
Year	2017	2018	2019
Normal Sales	1,722	1,842	1,801
Distressed Sales	341	232	176
Total Sales	2,063	2,074	1,977
Average Price	\$99,724	\$107,439	\$109,796
Median Price	\$89,900	\$93,000	\$98,000

Source: City of Rockford – Community & Economic Development Dept.

The following tables show the mortgage status and monthly owner costs as a percentage of household income for the City of Rockford and the NRSA.

HOUSING COSTS:

Mortgage Status and Selected Monthly Owner Costs

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Total	1,213	100%	32,628	100%
With a mortgage	616	50.7%	20,294	62.1%
Less than \$300	0	0.0%	16	0.07%
\$300 to \$499	29	4.7%	281	1.4%
\$500 to \$699	107	17.3%	1,989	9.4%
\$700 to \$999	256	41.5%	5,505	27.1%
\$1,000 to \$1,499	140	22.7%	7,992	39.4%
\$1,500 to \$1,999	71	11.5%	2,972	14.6%
\$2,000 or more	13	2.1%	1,539	7.6%
Median (dollars)	*	(X)	91,700	(X)
Not mortgaged	597	49.3%	12,334	37.9%
Median (dollars)	*	(X)	86,400	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

The majority of homeowners are mortgage holders in the NRSA (50.7%) as compared to the City as a whole (62.1%), and their monthly costs are much higher than homeowners without a mortgage. Homeowners in the NRSA have a median cost of \$1,023 per month with a mortgage compared to \$364 per month without, and homeowners with a mortgage in the City pay more at \$1,085 per month, but slightly more without a mortgage at \$366 per month. The costs are lower per month than they are in Winnebago County and Illinois, with or without a mortgage. In Winnebago County, median

monthly costs are \$1,212 with a mortgage and \$436 without. In the State, median monthly costs are \$1,109 with a mortgage and \$389 without. Median costs have increased significantly since 2010 for homeowners with a mortgage in the NRSA and City, as these costs were previously \$591 and \$689 respectively, while the median costs were comparable in 2010 for the County and State.

**Selected Monthly Owner Costs as a
Percentage of Household Income in 2017**

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Less than 10 percent	198	16.3%	2,847	8.7%
10 to 14.9 percent	223	18.4%	5,908	18.1%
15 to 19.9 percent	219	18.1%	6,192	19.0%
20 to 24.9 percent	104	8.6%	5,796	17.8%
25 to 29.9 percent	82	6.8%	4,154	12.7%
30 to 34.9 percent	44	3.6%	2,693	8.3%
35 to 39.9 percent	85	7.0%	2,008	6.2%
40 percent or more	241	19.9%	2,789	8.6%
Not computed	17	1.4%	241	0.7%
Total	1,213	100%	32,628	100%

Source: U.S. 2013-2017 ACS Five Year Estimates

Selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. The American Community Survey uses these items to measure housing affordability and excessive shelter costs. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. According to the table above, 30.5% of households in the NRSA and 23.1% of households in the City are paying 30% or more of their income on regular expenses such as mortgages or rent, insurances, utilities, and other costs.

The Rockford, IL HUD Metro FMR Area is comprised of the following counties: Boone and Winnebago. The 2019 Fair Market Rents for the Rockford, IL HUD Metro FMR Area are shown in the table below:

Final FY 2019 Fair Market Rents (FMRs) by Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2019 FMR	\$525	\$605	\$800	\$1,080	\$1,161

Source: www.hud.gov

According to rentjungle.com as of October 2019, average rent for an apartment in Rockford, IL is \$725 which is a 2.4% increase from last year when the average rent was \$708. One bedroom apartments in Rockford rent for \$579 a month on average (a 0.52% decrease from last year) and two-bedroom apartment rents average \$762 (a 7.87% increase from last year), according to rentjungle.com

The Gross Monthly Rents for the City of Rockford and the NRSA are shown in the table below:

Gross Rent

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Less than \$200	37	2.2%	859	3.3%
\$200 to \$299	94	5.5%	1010	3.8%
\$300 to \$499	233	13.7%	2117	8.0%
\$500 to \$749	731	43.1%	9,353	35.5%
\$750 to \$999	303	17.9%	6,245	23.7%
\$1,000 to \$1,499	241	14.2%	4,793	18.2%
\$1,500 or more	6	0.4%	863	3.3%
No cash rent	51	3.0%	1,071	4.1%
Median (dollars)	573	(X)	598	(X)
Total	1,696	100%	26,311	100%

Source: U.S. 2013-2017 ACS Five Year Estimates

According to the 2013-2017 Five Year estimates, median gross rent in the NRSA is \$573 and \$598 in the City. The five-year estimates for Winnebago County state that the median gross rent is \$619 and \$820 in the State of Illinois.

Gross Rent as a Percentage of Household Income in 2017

	Total NRSA		Total City of Rockford	
	Number	Percent	Number	Percent
Less than 10 percent	69	4.1%	999	3.8%
10 to 14.9 percent	114	6.7%	1,778	6.8%
15 to 19.9 percent	202	11.9%	3,246	12.3%
20 to 24.9 percent	156	9.2%	2,917	11.1%
25 to 29.9 percent	300	17.7%	3,032	11.5%
30 to 34.9 percent	127	7.5%	1,945	7.4%
35 to 39.9 percent	135	8.0%	1,412	5.4%
40 to 49.9 percent	128	7.5%	2,194	8.3%
50 percent or more	372	21.9%	7,093	27.0%
Not computed	93	5.5%	1,695	6.4%
Total	1,696	100%	26,311	100%

Source: U.S. 2013-2017 ACS Five Year Estimates

The monthly cost of housing as a percentage of income poses a greater burden to renters than it does homeowners. Over 40% of the residents in the NRSA (44.9%) are spending over 30% of their income on rent, and 48.1% for the City. These numbers are comparable to Winnebago County and the State of Illinois, where 45.0% of renters are spending over 30% of their income on rent at the County level and 45.6% of renters are spending over 30% of their income on rent at the State level. Although the average rents listed were less than or equal to the Fair Market Rates listed by HUD, nearly 50% of City residents are paying more than 30% of their income on housing which could indicate the lack of a livable wage in the area.

HOME MORTGAGE DISCLOSURE ACT (HMDA):

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that issues five (5) or more home mortgage loans per year, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.cfpb.gov/. The most recent HMDA Data is that of 2018, which is the data that is used for this analysis. (page 51-59) The following tables provide an analysis of the HMDA data. All other data is that of the entire Rockford, IL Housing and Mortgage Finance Agency (HMFA) within the Rockford MSA.

The table below compares lending (loans originated) in the NRSA to lending in the City of Rockford, Winnebago County and the Rockford, IL HMFA.

Lending in the NRSA and City has been extracted from the MSA data based on census tract. Many of the census tracts extend beyond the NRSA and City's borders, resulting in an overstatement of lending within the area. Overall, there is a very low rate of lending in the NRSA in relation to the City, County and MSA. Lending in the NRSA comprised 1.4% of lending in the City of Rockford, and 1.3% of lending in Winnebago County. Lending in the Rockford, IL HMFA was at 1.1% in 2018.

HMDA Data Analysis for 2018

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
NRSA	8	\$500,000	34	\$1,830,000	26	\$1,520,000	3	\$55,000
City of Rockford	983	\$114,095,000	2,621	\$297,075,000	1,296	\$132,040,000	182	\$8,110,000
Winnebago County	1,081	\$121,715,000	2,791	\$309,665,000	1,400	\$139,260,000	196	\$8,570,000
MSA/MD	1,312	\$156,810,000	3,267	\$385,975,000	1,762	\$187,210,000	241	\$10,755,000
% of City lending in NRSA	0.81%	0.44%	1.3%	0.61%	2.0%	1.1%	1.6%	0.68%
% of County lending in Rockford	90.9%	93.7%	93.9%	95.8%	92.6%	94.8%	92.8%	94.6%
% of metro area lending in Winnebago County	82.3%	77.6%	85.4%	80.2%	79.5%	74.3%	81.3%	79.7%
% of metro area lending in NRSA	0.61%	0.31%	1.0%	0.47%	1.5%	0.81%	1.2%	0.51%

The table below shows the conventional loan applications in the NRSA. Approximately 80.8% of the loan applications in the City of Rockford were originated, while 6.5% were denied.

Disposition of Conventional Loans in 2018

	Neighborhood Revitalization Strategy Area				
	Count	% of NRSA Applications	% of City of Rockford Applications	% of Winnebago County Applications	% of Total MSA Applications
Loans Originated	34	70.8%	1.3%	1.2%	1.0%
Approved, Not Accepted	0	0.0%	0.0%	0.0%	0.0%
Applications Denied	6	12.5%	2.8%	2.6%	2.1%
Applications Withdrawn	6	12.5%	1.9%	1.8%	1.6%
File Closed for Incompleteness	2	4.2%	.93%	7.7%	6.3%
Applications Received	48	100%	1.5%	1.4%	1.2%

The following table is an additional analysis of loans granted by race in the Rockford, IL MSA. Data describing the race of loan applicants was not available for the City or County.

Home Purchase Loans by Race in 2018
 Rockford MSA

Disposition of Loan Applications by Race/Ethnicity of Applicant													
Loan	Cohort	Total Apps	Loans Originated			Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
			#	#	%	#	%	#	%	#	%	#	%
Conventional	American Indian/Alaska Native	39	19	48.7%	0	0.0%	12	30.8%	7	17.9%	1	2.6%	
	Asian	235	136	57.9%	15	6.4%	39	16.6%	36	15.3%	9	3.8%	
	Black or African American	630	357	56.6%	22	3.5%	148	23.5%	75	11.9%	28	4.4%	
	Native Hawaiian or Other Pacific Islander	21	6	28.5%	1	4.8%	10	47.6%	4	19.1%	0	0.0%	
	White	8,548	5,775	67.6%	233	2.7%	1,347	15.7%	946	11.1%	247	2.9%	
	2 or more minority races	8	3	37.5%	0	0.0%	4	50.0%	1	12.5%	0	0.0%	
	Joint (White/Minority Race)	125	74	59.2%	2	1.6%	22	17.6%	26	20.8%	1	0.8%	
	Race Not Available	968	563	58.2%	18	1.9%	220	22.7%	123	12.7%	44	4.5%	
	Hispanic or Latino	1,110	691	62.2%	47	4.2%	235	21.2%	112	10.1%	25	2.3%	

The tables below highlight home loans made in the Rockford, IL MSA based on Area Median Income and minority population of Census Tracts. Data describing the median income of loan applicants was not available for the City or County. All but Census Tract 11 in the NRSA has a minority population of at least 50%. Data indicates that low income households have a higher rate of denial than higher income households do. In every income category, White, non-minority applicants for a conventional home purchase loan substantially outnumber minority applicants. The percentage of total applications by Whites accounts for 84.1% of the total number of applications, regardless of income. Loan origination rates are higher for White applicants than for minority applicants, and minority denial rates are higher than White denial rates.

**Home Purchase Loans in 2018 by Minority Population for
Households Earning Less Than 50% AMI**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status	Purchased Loans	% of Applications Received by Minority Status
White, Non-Hispanic	1,339	80.50%	762	56.91%	39	2.91%	341	25.47%	136	10.16%	61	4.56%	39	2.91%
Minority, not-including Hispanic or Latino/a	324	19.50%	146	45.06%	7	2.16%	104	32.10%	51	15.74%	16	4.94%	12	3.70%
Total	1,663	100%	908	54.60%	46	2.77%	445	26.76%	187	11.24%	77	4.63%	51	3.07%
Hispanic or Latino/a	312	20.41%	172	55.13%	21	6.73%	87	27.88%	23	7.37%	9	2.88%	4	1.28%
Not Hispanic or Latino/a	1,217	79.59%	677	55.63%	24	1.97%	310	25.47%	144	11.83%	62	5.09%	34	2.79%
Total	1,529	100%	849	55.53%	45	2.94%	397	25.96%	167	10.92%	71	4.64%	38	2.49%

 Source: <http://www.fffiec.gov/hmda>

**Home Purchase Loans in 2018 by Minority Population for
Households Earning 50-79% AMI**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status	Purchased Loans	% of Applications Received by Minority Status
White, Non-Hispanic	2,091	88.60%	1422	68.01%	63	3.01%	340	16.26%	214	10.23%	52	2.49%	108	5.16%
Minority, not-including Hispanic or Latino/a	269	11.40%	152	56.51%	11	4.09%	60	22.30%	40	14.87%	6	2.23%	13	4.83%
Total	2,360	100%	1574	66.69%	74	3.14%	400	16.95%	254	10.76%	58	2.46%	121	5.13%
Hispanic or Latino/a	381	16.1%	253	66.40%	16	4.20%	74	19.42%	30	7.87%	8	2.10%	18	4.72%
Not Hispanic or Latino/a	1,987	83.9%	1324	66.63%	57	2.87%	333	16.76%	225	11.32%	48	2.42%	101	5.08%
Total	2,368	100%	1577	66.60%	73	3.08%	407	17.19%	255	10.77%	56	2.36%	119	5.03%

 Source: <http://www.ffiec.gov/hmda>

**Home Purchase Loans in 2018 by Minority Population for
Households Earning 80-119% AMI**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status	Purchased Loans	% of Applications Received by Minority Status
White, Non-Hispanic	658	81.6%	443	67.3%	12	1.8%	106	16.1%	82	12.5%	15	2.3%	26	4.0%
Minority, not-including Hispanic or Latino/a	148	18.4%	90	60.8%	6	4.1%	26	17.6%	19	12.8%	7	4.7%	8	5.4%
Total	806	100.0%	533	66.1%	18	2.2%	132	16.4%	101	12.5%	22	2.7%	34	4.2%
Hispanic or Latino/a	103	14.0%	65	63.1%	2	1.9%	18	17.5%	15	14.6%	3	2.9%	1	1.0%
Not Hispanic or Latino/a	634	86.0%	431	68.0%	15	2.4%	100	15.8%	71	11.2%	17	2.7%	27	4.3%
Total	737	100.0%	496	67.3%	17	2.3%	118	16.0%	86	11.7%	20	2.7%	28	3.8%

 Source: <http://www.ffiec.gov/hmda>

**Home Purchase Loans in 2018 by Minority Population for
Households Earning 100-119% AMI**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status	Purchased Loans	% of Applications Received by Minority Status
White, Non-Hispanic	1,557	83.3%	1,118	71.8%	34	2.2%	199	12.8%	172	11.0%	34	2.2%	119	7.6%
Minority, not-including Hispanic or Latino/a	313	16.7%	192	61.3%	11	3.5%	68	21.7%	35	11.2%	7	2.2%	26	8.3%
Total	1,870	100.0%	1,310	70.1%	45	2.4%	267	14.3%	207	11.1%	41	2.2%	145	6.5%
Hispanic or Latino/a	148	8.8%	101	68.2%	4	2.7%	23	15.5%	19	12.8%	1	0.7%	9	6.1%
Not Hispanic or Latino/a	1,542	91.2%	1,101	71.4%	37	2.4%	199	12.9%	171	11.1%	34	2.2%	121	7.8%
Total	1,690	100.0%	1,202	71.1%	41	2.4%	222	13.1%	190	11.2%	35	2.1%	130	7.7%

 Source: <http://www.ffcic.gov/hmda>

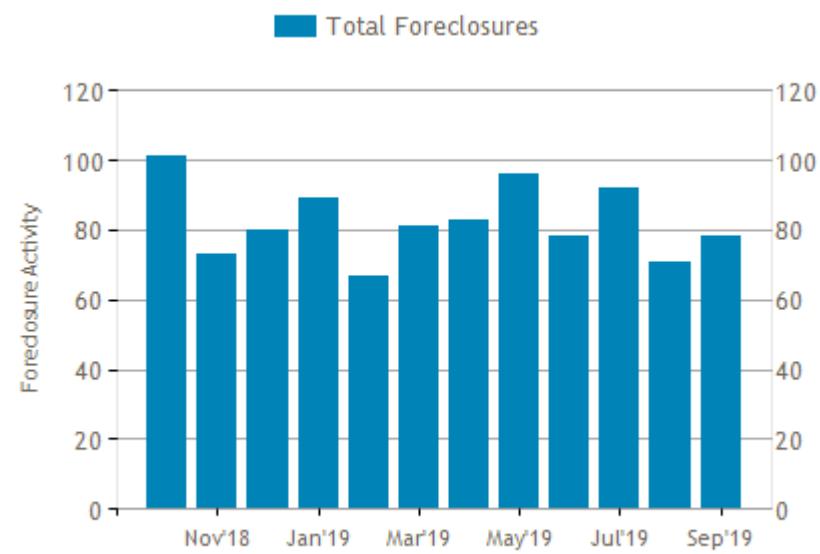
**Home Purchase Loans by Minority Population for
Households Earning 120% or More AMI**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status	Purchased Loans	% of Applications Received by Minority Status
White, Non-Hispanic	2,755	83.23%	1,932	70.1%	82	3.0%	341	12.4%	325	11.8%	75	2.7%	220	8.0%
Minority, not-including Hispanic or Latino/a	721	21.78%	388	53.8%	22	3.1%	155	21.5%	118	16.4%	38	5.3%	43	6.0%
Total	3,310	100.00%	2,220	67.1%	100	3.0%	463	14.0%	418	12.6%	109	3.3%	253	7.6%
Hispanic or Latino/a	166	5.62%	100	60.2%	4	2.4%	33	19.9%	25	15.1%	4	2.4%	10	6.0%
Not Hispanic or Latino/a	2,790	94.38%	1,922	68.9%	90	3.2%	357	12.8%	341	12.2%	80	2.9%	221	7.9%
Total	2,956	100.00%	2,022	68.4%	94	3.2%	390	13.2%	366	12.4%	84	2.8%	231	7.8%

 Source: <http://www.ffcic.gov/hmda>

According to RealtyTrac, the City of Rockford had nearly 80 additional homes in foreclosure as of the end of September 2019, and a foreclosure rate of 1 in every 1,050 housing units as of September 2019. Additionally, as of September 2019, Winnebago County experienced a foreclosure rate of 1 in every 1,175 housing units, and the State of Illinois experienced a foreclosure rate of 1 in every 1,409 housing units. Compared to the County and State, the City of Rockford has had a lower foreclosure rate over the past year. The following chart illustrates the monthly foreclosure filings in the City of Rockford from November 2018 to September 2019.

Number of Foreclosures in the City of Rockford



Source: www.realtytrac.com

The number of foreclosures for the City of Rockford was at its highest in October 2018 with just over 100 foreclosures. According to RealtyTrac.com: in September 2019, the number of properties that received a foreclosure filing in Rockford, IL was 10% higher than the previous month and 8% higher than the same time last year.

D. COMMUNITY CONSULTATION

As part of the 2020-2024 Consolidated Planning Process, the City of Rockford Department of Community and Economic Development staff and its consulting firm, Urban Design Ventures, organized and conducted the citizen meetings, interviews with financial institutions, economic development agencies, housing providers, social service agencies, employment/business agencies, and educational organizations. UDV held citizen meetings, round table discussions, and one on one interviews with stakeholders in the NRSA.

1. CITIZEN MEETINGS

UDV and the Community and Economic Development staff conducted two (2) citizen meetings in the City of Rockford on the following dates and at these locations:

July 9, 2019 at 6:00PM
UW Health Sports Factory
305 S. Madison Street
Rockford, Illinois 61104

July 10, 2019 at 1:00PM
Nordlof Center
118 N. Main Street
Rockford, Illinois 61101

The City of Rockford advertised the Needs Public Hearings in its local newspapers.

At the July 9th meeting, City staff and their consultants solicited the needs of residents for the City and of the NRSA. A summary of the citizen comments consisted of:

- Concerns about vacant housing, dilapidated conditions, and absentee landlords.
- Desire to see more mixed-income housing and not concentrated areas of poverty.
- Information on assistance to help bring properties up to code and into ADA compliance.
- Care for vacant lots/properties.
- Safety concerns such as missing streetlights, sidewalk disrepair, vandalism, and crime.
- Needs for more opportunities for upward mobility.

- Need for more community amenities such as grocery stores, laundromats etc.

At the July 10th meeting, City staff and their consultants solicited the needs of residents for the City and of the NRSA. A summary of the citizen comments consisted of:

- Concerns of blight properties and the process to make properties eligible for the Land Bank
- Ways to create more opportunities for renters to become homeowners.
- Opportunities for assistance with homeowner rehab programs.
- Concerns of crime and recidivism rates.
- The need for more services for mental health, the homeless, and activities for Middle School and High School aged children.
- Supporting opportunities for economic mobility especially for small business owners.
- Concerns of high rental rates and the lack of zoning to prevent more rental units being converted.
- A lack of resources for individuals and families who do not meet the poverty guidelines but cannot afford to make improvements to their home or meet guidelines for services.

The Agency Survey was available online. As a part of the consultation progress, the City involved other community stakeholders in the NRSA planning process. Stakeholders were invited to roundtable discussions. Those who were unable to attend were asked to complete an "Agency Survey" to provide their input. Other stakeholders were contacted and personal interviews held with each when necessary.

Comments made at the public hearings are included in Section I - "Appendix," Part 3 - "Meeting Minutes." Comments made at the group and individual meetings are included in Section J - "Appendix," Part 4 - "Citizen Participation."

2. BUSINESS DEVELOPMENT ORGANIZATIONS

The following business organizations were invited to provide comments for the NRSA:

- Small Business Development Corporation at Rockford Chamber of Commerce
- Rockford Local Development Corporation
- Fox Valley SCORE Service Corps of Retired Executives
- Construction Business Development Center

The following comments were made:

- There are not dedicated private equity resources for individuals who have limited money for down payments.
- There are a lot of instances where individuals want to start a business but they do not have the equity or credit rating to get starting quickly.
- For those who do have equity and good credit there is a lack of available industrial or spec space.
- Transportation and accessibility throughout the City is lacking. There is no room for extra space for bike lanes, sidewalks are in disrepair, and there is a lack of cross walks.
- The cost to purchase and rehab a home is greater than what the market can return. Houses will sell for 20-25k and require costly repairs; often times landlords will buy swaths of property to rent short term and let them sit vacant.
- There is a labor and skilled worker shortage, in part, due to a lack of training available.
- There is a huge gap in mid-market housing making it difficult for elderly, disabled, and families to own a home.

3. LOCAL FINANCIAL INSTITUTIONS

The following local financial institution(s) were invited to provided comments for the NRSA:

- Midland States Bank
- BMO Harris

The following is a summary of comments made:

- Illinois Housing Development Authority (IHDA) has a down payment assistance affordable mortgage program.

- Local banks in the City also offer their own portfolio of affordable programs where they offer mortgages without private mortgage insurance and up to \$3,000 in closing cost assistance.
- There is a need for more rehab programs, especially single family rehabs.
- There is a need for larger affordable housing projects, such as apartments or condos.
- Some areas have a high concentration of rental housing which concentrates poverty; there is a need for mixed use and mixed income housing.
- Capacity building efforts need to be intentional to create a more effective and robust community; HUD funds can be leveraged more tactfully to attract developers and investors.

4. REALTORS/HOUSING PROVIDERS

The following local realtors and housing providers were invited to provide comments for the NRSA:

- Rockford Area Association of Realtors
- Rockford Apartment Association
- Rockford Housing Authority
- Winnebago County Housing Authority
- Rockford Area Habitat for Humanity
- Gorman And Company
- NW HomeStart

The following is a summary of comments made:

- There has been a limited number of new housing units built since the housing crisis in 2008.
- According to Chicagoland Area market analysis, the Rockford area is lacking in approximately 4,900 affordable homes.
- The places in the City that are affordable are generally unlivable.
- There is a lack of decent housing available; tenants are afraid to report unsafe housing conditions due to fear of eviction. Landlords continue to rent unsafe properties.
- There is a lack of funding available to help landlords and homeowners rehabilitate their homes-many homes are in need of major repairs such as roof and siding replacements.
- Even with assistance program available, many people are unaware of how to access those resources.

- Landlords and homeowners need education on how to access programs for property improvements.
- There is a need for educational and work improvement opportunities to help low-income persons lift themselves out of poverty.

5. NON-PROFIT ORGANIZATIONS

The following agencies were invited to provide comments for the NRSA:

Homeless Services Agencies:

- One Body Collaboratives
- Carpenter's Place
- American Red Cross
- Prairie State Legal Services
- Remedies Renewing Lives
- Shelter Care Ministries
- Rockford Rescue Mission
- Rosecrance Ware Center
- Institute for Community Alliances
- Rockford Rescue Mission
- RAMP, Center for Independent Living
- Rock River Homeless Coalition

The following is a summary of comments that were made:

- The City of Rockford has achieved “Functional Zero” for homelessness among veterans and chronic homeless.
- People are stuck in the gaps and risk falling into homelessness/extreme poverty if they make more money than the qualifying income but not enough to meet their needs.
- People in the City are rented inadequate, unsafe housing.
- There is a growing need for affordable housing.
- There is a lack of shelters to keep families together.
- There is a lack of shelters for sex offenders.
- 3,000 youths are considered homeless by the Rockford School District.
- Fair housing issues for families with children, and refusal to provide reasonable accommodation for persons with disabilities.
- There are limited resources to help landlords recoup from damages which deters landlords from improving their properties.

Health & Social Service Agencies:

- Satori Pathway, LLC
- Muslim Association of Greater Rockford
- United Way of Rock River Valley
- The Arc of Winnebago
- Winnebago County Health Department
- Rockford Public Library

The following is a summary of comments that were made:

- The Library offers several resources for job training, computer training, and entrepreneur training.
- The library sees several homeless patrons every day.
- There is a general poor quality of housing in the City and blighted areas are a high level of concern especially during the colder months.
- Poor sidewalk conditions are tripping hazards and risk hazards for people with disabilities and limited mobility.
- There is a great need for accommodations to homes such as ramps, stair lifts, etc. for the elderly and disabled. There are many people unable to leave their home without these accommodations.
- Landlords are not maintaining quality housing, and tenants are fearful of reporting fair housing issues.
- There is not enough emergency shelter available, especially in the winter.
- There is a growing need for mental health treatment and drug and alcohol centers.
- Poor quality in transportation makes it difficult for people to find and keep jobs, especially for second and third shift workers.
- There is a need for grocery stores in low income neighborhoods. People continually shop at convenience stores which is generally unhealthy and more expensive.
- There is difficulty in finding affordable housing even for those with stable employment, especially those going through a transition (divorce, death in the family, etc.)
- There are more efforts in place to help enhance coordination; the Peace Center will allow for a one stop shop for services.

Community and Economic Development Agencies:

- LifeScape Community Services
- The Workforce Connection
- Transform Rockford

- Jeremiah Development NFP
- Zion Development Corporation
- YouthBuild Rockford

The following is a summary of comments that were made:

- There are limited housing options for people with disabilities.
- There are growing mental health needs, especially among seniors.
- The goal is to help seniors age in place through mental health services, home rehabilitation assistance, and reasonable accommodation request fulfillment.
- A substantial amount of senior housing is not income based and general upkeep of homes is difficult for seniors.
- Opioid use is growing and there are few treatment centers available in the area.
- Lack of employment opportunities for felons leading to homelessness, addiction problems, etc.
- Some communities are food deserts. Farmers markets are available but cannot meet the needs of the community on a regular basis.
- Food banks are not sensitive to the means of the homeless population or people who work irregular shifts.
- There are more efforts in place to help enhance coordination; the Peace Center will allow for a one stop shop for services.
- There is a growing need for soft skills training. People may be able to attain employment but may not understand the culture of work (arriving on time, calling off, resume building etc.).
- Need for collaboration among non-profit, for-profit, and City for addressing community needs and a focus on upward mobility.

6. EDUCATIONAL ORGANIZATIONS

The following educational organizations were invited to provide comments for the NRSA, but were unable to attend:

- Rock Valley College
- Rockford Public Schools
- Rockford University
- Alignment Rockford

7. CITY DEPARTMENTS

The following representatives were invited to provide comments on the NRSA:

Community and Economic Development Department

- Housing and Program Manager
- Grants Compliance Supervisor
- Director
- Neighborhood Stabilization Supervisor
- Brownfields Coordinator
- Economic Development Manager

Human Services Department

- Director, Community Services
- Director, Human Services
- Deputy Director, Human Services

Public Works

Police Department

Fire Department

City Administrator

The following is a summary of comments that were made:

- There is a growing need for rehabilitation of existing buildings, especially single family. But there is a low rate of return for rehabilitation.
- There are services available by the City to rehabilitate homes and the City currently has a waitlist even without advertising the program.
- There has been limited new housing units built since the housing crash in 2008.
- City revenue comes from fuel tax, road tax, property tax, and hotel/motel tax.
- Downpayment assistance is available from the City and Illinois Housing Development Authority. The max is \$14,999.
- There is a need for more affordable senior housing.
- There is a need in the community to find affordable housing as people become homeless. There is a gap in service for those on the brink of homelessness because they cannot receive services until they are literally homeless.
- There has been a large push from the Mayor to address domestic violence in the City.
- CDBG funds have been used for demolitions. There are currently over 1,000 properties on a watch list for demolition.

- There is a push for minority and women owned businesses. Assistance is available in the form of technical assistance, \$25,000 match, and loans.
- There is a continuing need to do code enforcement.
- The primary concern for the NRSA is housing and programs that help attract mixed income households.
- There is a need to address sidewalk disrepair and neighborhood street conditions.
- Jobs are available but transportation is unreliable for second and third shift workers. There is currently a route analysis being undertaken to address needs.
- The land bank is used as a vehicle for home rehabilitation.
- There is currently a Mow to Own program.
- There are approximately 950 brownfield sites according to data from 2012.
- Rental properties receive the most complaints. Calls are usually about tall grass, trash, abandoned vehicles, etc.
- The lack of homeownership opportunities is hurting neighborhoods.
- There is a lack of programming available to teach tenants how to be good tenants and maintain their property.
- There is a need for walkability and ADA improvements to sidewalks and streets.
- Not all buildings are zoned properly and buildings are converted in multi-unit rentals.
- Takes 91 days from the day a person becomes homeless to become permanently housed again. The target is 31 or lower.
- Low income neighborhoods are in need of banking options, healthy food options, transportation, general social services.
- There are efforts to replace all lead laterals. Approximately 14-15,000 remain.
- There are often rental properties that don't have working smoke alarms, have blocked stairs, etc. The Fire Department estimates at least 3 or 4 deaths due to a lack of smoke alarms on a property.
- Service calls to "problem" properties are taxing on police and fire/EMS resources.
- 30-35% of service calls involve domestic violence or domestic dispute.
- 5,500 Lethality Assessments have been completed to help remove a victim from the home and get an individual the necessary services.
- There were approximately 230-250 overdoses City wide in 2018. Approximately 115 deaths County wide due to overdoses; 80 of those were in the City.

- Training to administer Narcan is provided by the Fire Department and Winnebago County Health Department.

8. OTHER STAKEHOLDERS

The Housing Committee Members were invited to provide comments on the NRSA.

The following is a summary of comments that were made:

- High rental rates and transient populations make it difficult to have meaningful community engagement. Efforts should be made to help tenants feel part of a neighborhood or Ward.
- There are difficulties in keeping “bad” landlords in check because the City does not have a Home Rule Charter. There is fear among many people about a home rule charter due to lack of information, lack of resources, and fear of reporting housing issues.
- Community & Economic Development should follow a “purpose built” model.
- There are housing problems County wide and an influx of people come to the City for social/housing services etc.
- Schools are 98% minority, not just by race but by language.
- County wide apartment complexes are being denied or turned down because they don’t want “those people.” There is a stigma to rental housing outside of the City.
- Concentrations of poverty prevent businesses from starting in different areas.
- Even if housing were affordable there are still other costs that make living unaffordable such as utilities, Wi-Fi, groceries, etc.
- The land bank is a positive, but it doesn’t have “teeth” because landlords ingrain fear into the public.
- It is more difficult to keep landlords in check and maintain properties without a Home Rule Charter.
- Landlords are not investing in communities. They will buy properties at tax sale, make properties look visually acceptable (new paint, siding, etc.) but not maintain the inside of the home. After the home is irreparable, the property will sit vacant.

E. ASSESSMENT

An analysis of the area based on the physical, human, and economic conditions was made of the NRSA.

1. ECONOMIC CONDITIONS

Although the NRSA is primarily residential, it is an area with a mix of other existing land uses, including commercial and industrial. There are a number of businesses in the area that provide employment opportunities for the residents of the NRSA, however the area has experienced business closings and reductions that indicate challenges exist which affect future business growth.

There are vacant commercial and industrial sites in the area. However, this space will generally require significant investment to be tailored to specific business needs. The climate for investment in the NRSA is not healthy. Real estate appraisal values are low in the NRSA, and the tightening of credit scores, limited amount of funding for down payments, and an inactive angel investors network has made it extremely difficult to secure capital to start, expand, or improve businesses.

There are existing groups that provide support to businesses and job creation in the City of Rockford, they include the Rockford Local Area Development Corporation, SCORE, Illinois Small Business Development Center (SBDC), the SBDC Rockford Area International Trade Center, Rockford Chamber of Commerce, Rockford Maker Network, The Work Force Connection, Rock Valley College Business Outreach Office, Economic Development District of Northern Illinois, Northwest Illinois Development Alliance, Next Rockford, Stateline Angels, Region One Planning Council, Rockford River District Association, and EIGERlab.

2. EMPLOYMENT CONDITIONS

The 2017 civilian labor force of Rockford was comprised of 114,905 (77.3%) out of the total City resident population of 148,640 age sixteen (16) years and older, according to the American Community Survey's 5-year Estimates (2013-2017). In September 2019, according to the Bureau of Labor and Statistics, the City had an unemployment rate of 6.6%. This is much higher when compared to the September 2019 rate of 5.4% for Winnebago County, 3.9% for the State of Illinois, and the national unemployment rate at the time of 3.5%.

The table below illustrates a comparison of employment by occupation among City of Rockford residents for 1990 through 2017. The only increase

experienced was in sales and office occupations. All other occupations declined in the number of persons employed. Most of these losses resulted from the further decline of heavy industries and the effects of the 2008 recession.

Employment Distribution by Occupation

	2000	2010	2017	Change 2000 - 2017
Management, professional, and related occupations	19,772	18,034	17,659	(10.7%)
Service occupations	10,039	12,278	13,036	29.9%
Sales and office occupations	17,674	16,211	14,166	(19.8%)
Construction, extraction, natural resources and maintenance occupations	4,923	4,170	3,636	(26.1%)
Production, transportation, and material moving occupations	15,343	13,449	14,253	(7.1%)
Total:	67,751	64,142	62,750	(7.3%)

Source: U.S. Census Bureau, Census 2000 & 2010; American Community Survey (2013-2017), www.factfinder.gov

3. BUSINESSES

The main employers in the City of Rockford are the following companies in no particular order:

- Rockford Public School District 205
- Mercy Health System
- Collins Aerospace
- SwedishAmerican Health System
- OSF St. Anthony Medical Center
- United Parcel Service
- County of Winnebago
- PCI Pharma Services
- Alorica, Inc.

There are several businesses located in the NRSA. These businesses are concentrated along Rail Road Avenue from 7th Street to 10th Street. As well as concentrations in the Northern section on the Eastern part of the NRSA. These businesses fall West to East Kishwaukee Street and 11th Street, and North to South between East State Street and Sixth Avenue. This area just reaches into the Downtown Rockford area and has an array of businesses

such as restaurants, coffee shops, auto shops, and a bank. There are some scattered businesses within residential areas, usually independently owned salons, clothing stores, or convenience/corner stores. These are located on 6th Street, 7th Street, 9th Street, 11th Avenue, Montague Street, Ferguson Street, Cunningham Street, and Winnebago Avenue. There is a small cluster of larger commercial properties, such as the Chiquita Grocery and an accompanying bakery, along South Main Street on the Western side of the Rock River. There are several vacant parcels located along South Main Street that could be utilized for commercial properties in the future, as development continues.

Within the NRSA boundaries there are 3 banks, 6 grocery/food stores, 2 pharmacies, over 10 restaurants, 6 automobile repair shops, 2 health care facilities, and 2 dental practices. Additionally, the area has 3 home-based stores, over 10 personal care business, 1 nursery, 3 funeral homes, 3 recreational facilities and a number of other services based businesses.

Within the NRSA, there are 168 commercial properties of which 5 are vacant and 15 are economically infeasible to rehabilitate and are fit for demolition.

4. ACCESS TO CAPITAL AND AVAILABILITY OF ECONOMIC PROGRAMS

There is a range of public and private resources, programs and incentives that have been developed to address issues facing the NRSA. These resources and programs provide incentives for businesses to locate and/or otherwise invest in these areas. These resources and incentives are available on a local, State and Federal level. The following represents a summation of some relevant resources and programs that may be applicable to the NRSA in the City of Rockford. This list is not comprehensive, but rather representative of the potential resources that are available from public sources.

- **Enterprise Zone** – The purpose of the Enterprise Zone is to assist in the revitalization of distressed areas by offering financial and tax incentives to stimulate business growth and neighborhood improvement. Enterprise Zones are eligible for incentives such as an investment tax credit, building material sale tax exemption, utility tax exemption, machinery and equipment sale tax exemption, high impact service facility machinery and equipment sale tax exemption, and local property tax abatement.
- **Low-Income Housing Tax Credits (LIHTC)** – The Illinois Housing Development Authority administers this program for the State. The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs

eligible under the program include acquisition, construction and rehabilitation of affordable housing.

- **Illinois Affordable Housing Tax Credit** – The Illinois Housing Development Authority administers this program for the State. The program encourages private investment in affordable housing by providing donors of qualified donations with a one-time tax credit on their Illinois state income tax equal to 50 percent of the value of the donation.
- **Federal Historic Tax Credits** – A 20% tax credit is available for the substantial rehabilitation of commercial, agricultural, industrial, or rental residential buildings that are certified as historic.
- **Local Property Tax Abatements (Outside of Enterprise Zone or River Edge Redevelopment Zone)** – Municipalities throughout Winnebago County have the ability to consider local property tax abatement on a project-by-project basis. Abatements are generally based on the creation and/or retention of jobs.
- **River Edge Zone** – The State of Illinois created the River Edge Redevelopment Zone Program to stimulate the safe and cost-effective development of environmentally challenged properties near rivers through the use of tax incentives and grants. The River Edge Redevelopment Zone was setup to create and retain jobs and stimulate business and industrial retention and growth. The Zone was approved August 27, 2007 and will be in effect for 30 years through the year 2037. State Legislation requires that for a proposed area to be included in the Zone it must meet the following criteria:
 1. Include a single, contiguous area that is next to or near a river
 2. Cover between $\frac{1}{2}$ and 12 square miles
 3. Exist entirely within the City and have at least 100 acres of environmentally challenged land within 1,500 yards of the river.
 4. Does not include any area included in an Enterprise Zone.The River Edge Zone is eligible for incentives such as a building material sale tax exemption, dividends deductions, interest income deduction, State historic tax credit, local property tax abatement.
- **Tax Increment Financing (TIF)** – TIF's are used by the City to provide public infrastructure improvements, attract private development, spur employment growth, and increase the municipal tax base. During the life of the district, TIF financing allows a developer or property owner to receive a portion of the increased real estate taxes generated from a rehabilitation or new construction project. Funds can be provided through two methods – First, a fixed

annual dollar amount can be paid directly to the developer based on the amount of the yearly real estate tax increase generated by the project. This method is known as the “pay as you go method.” This next method is called the “upfront method”. The City borrows money by selling bonds, which are repaid by the increased real estate taxes generated by the development process. To date, there are 32 TIF districts scattered throughout the City which include commercial, industrial, residential and mixed-use neighborhoods.

- **CDBG Development Assistance and Job Creation** – A portion of the City of Rockford Federal Community Development Block Grant (CDBG) funding can be used for grants and loans to facilitate blight elimination or the generation of new employment within the community. CDBG funds can be used to assist business owners and developers with building improvements. The City of Rockford also offers a rehabilitation and development assistance program.
- **EDGE Tax Credit (Economic Development for a Growing Economy)** – Provides special tax incentives to encourage companies to locate or expand operations in Illinois when there is active consideration of a competing location in another state.
- **Opportunity Zones** – The Opportunity Zones program offers three tax incentives for investing in low-income communities through a qualified Opportunity Fund: Temporary Deferral, Step-up In Basis, and Permanent Exclusion.
- **Illinois Finance Authority** – Illinois Finance Authority's lower-interest rate financing programs are aimed at helping Illinois-based businesses and industries thrive through assistance with fixed asset purchases and capital financing needs such as new equipment, upgrades, or expansion of your business.
- **Advantage Illinois** – Advantage Illinois offers two programs to spur institutional lending to small businesses and one program to leverage private venture capital in start-ups and high-growth businesses. These are the Capital Access Program, Participation Loan Program, and Invest Illinois Venture Fund.
- **Tax Exempt Bonds** – Tax-exempt bonds is an alternate capital financing resource for affordable housing developments. This resource however, is not available for homeless housing, as bonds will need to be secured with proceeds from the project which are typically used to retire these bonds. Only if the State or locality pays this debt services can a project targeting homeless persons be economically feasible.
- **The Community Foundation of Northern Illinois (CFNIL)** – CFNIL was founded in 1953 and serves Boone, Ogle, Stephenson, and Winnebago Counties. It is a steward for 370 endowed funds totaling

over \$97 million in value. Each year, endowments at CFNIL generate over \$4 million in grants, scholarships, and distributions to nonprofit organizations.

- **Revolving Loan Fund** – The City of Rockford (through RLDC) provides financing to local governments that have business or industrial development projects that provide quality job opportunities and increase the tax base of the County.
- **BUSINESS First** – A joint venture with the City of Rockford, Winnebago County, Winnebago County Health Department, Small Business Development Center, and the Rock River Water Reclamation District to assist individuals in redeveloping an existing property or open a new business in an existing property. BUSINESS First creates a team of partners for any individual with a redevelopment project in the community.
- **Tech-Prep Youth Vocational Program Credit** – Illinois offers a 20% credit for a business primarily engaged in manufacturing for direct payroll expenses for qualifying cooperative secondary school youth vocational programs.
- **Dependent Care Assistance Program Credit** – A 5% credit for a business primarily engaged in manufacturing for on-site dependent care expenses.
- **Employee Child Care Tax Credit** – A 30% credit for startup costs and 5% of annual costs of providing a child care facility for children of employees.
- **Ex-Felons Job Credit** – A 5% credit of wages for ex-offenders, not to exceed \$1,500 per employee.
- **Veterans Job Credit** – A 10% credit for wages paid to an employee who is a veteran and a 20% credit to an employee who was a veteran that was previously unemployed.
- **Student-Assistance Contribution Credit** – A 25% credit, not to exceed \$500 per employee, for a business to make a matching contribution to a qualified pre-paid tuition program.
- **EPA Brownfields Program** – EPA's Brownfields Program empowers states, communities, and other stakeholders to work together to prevent, assess, safely clean up, and sustainably reuse brownfields.
- **Federal Home Loan Bank – Affordable Housing Program (FHLB AHP)** – Loans are given for capital costs associated with affordable housing projects for low-income persons. A member lending institution is able to access funds as a sponsor for affordable housing development.

- **Local Community Development Corporations (CDC's)** – There is one CDC active in the City of Rockford. The City has an on-going relationship with this organization. This not-for-profit is an integral part of the overall City's community development efforts, particularly in the areas of affordable housing, neighborhood revitalization, and housing counseling.
- **Mow to Own and Improve Program** – The City of Rockford owns vacant residential lots and is looking for quality owners to acquire and maintain this vacant land. The Mow to Own and Improve Program is designed to help adjacent property owners acquire City vacant lots and improve neighborhoods while decreasing the City's maintenance burden.
- **Healthy Homes Fund** – The Office of Lead Hazard Control and Healthy Homes (OLHCHH) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards. In addition, the office enforces HUD's lead-based paint regulations, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home.
- **Economic Development Initiative (EDI) Special Projects Grants – United States Department of Housing and Urban Development Congressional Grants Division** - Congressional Grants are authorized each year in the annual HUD appropriation and accompanying conference report or congressional record. Congress authorizes a specific level of funding to a designated grantee, to undertake a particular activity cited in the appropriation or conference report. These funds have been used effectively on brownfield properties nationwide. Virtually any expense related to development of brownfields is eligible provided that those activities are cited in the appropriation or conference report. There is no maximum or minimum funding amount. The level of funding authorized by Congress is the amount allocated to a particular activity.
- **Economic Development Administration (EDA) – Investments for Public Works and Economic Development Facilities** - EDA provides public works investments to assist financially and socially distressed communities upgrade and expand their physical infrastructure to attract industry, facilitate business expansion, diversify local economies and create new employment opportunities. Applicants may include State, County, and local units of government, as well as associated authorities. The activities proposed must be in compliance with the current "Comprehensive Economic Development Strategy (CEDS) for the region in which the activity will take place. EDA prefers to make investments in facilities such as

water and sewer systems, industrial access roads, industrial and business parks, port facilities, railroad sidings, redevelopment of brownfields and eco-industrial parks. There are no minimum or maximum award amounts stipulated, however, EDA will not make an investment in excess of fifty percent (50%) of the project cost.

- **Small Business Administration (SBA) Section 504 Loan Program** – The SBA 504 Loan Program is the SBA's principal long-term financing tool for economic development. The SBA 504 Program provides long term, fixed rate financing for fixed asset projects. For-Profit Businesses with a tangible net worth of less than \$7 million and an average net income less than \$2.5 million are eligible for 504 financing. Applications are filed through designated local non-profit corporations. Loan funds may be used for the purchase of land and buildings, site preparation and infrastructure such as street improvements, utilities, parking lots and landscaping, and the acquisition of machinery and equipment. A typical structure for a SBA 504 deal is as follows:
 - 50% of the project is bank financing
 - 40% of the project is funded by SBA 504
 - 10% Equity

The SBA sets a limit of \$1,500,000 in loan funds for job retention/creation projects, \$2,000,000 for projects meeting certain SBA public policy goals, and up to \$4,000,000 for manufacturing.

The Rockford local Development Center offers financing available in 10 years for machinery and 20 years for real estate. The Rockford Local Development Corporation offers this program as a service-oriented commercial lender that simplifies the loan application process and encourages bank participation in a project by reducing the bank's risk and providing the borrower with expert advice.

5. HOUSING AND ECONOMIC DEVELOPMENT NEEDS

According to representatives from the Rockford Area Association of Realtors, the NRSA is currently seeing a seller's market, meaning there is a high demand for homes but a limited supply to meet that demand. This allows the property owner to have more power over the final sale price of a home and more choice over who they sell a home to. The NRSA has low rates of homeownership with an overall homeownership rate of 41.7%; the lowest is 9.3% in C.T. 11, B.G. 2. According to the 2013-2017 American Community Survey 5-Year Estimates, the median home value in the City of Rockford was \$89,500.

The table below outlines the sale of homes, by zip code, for the years 2017, 2018, and January through September sales for 2019. The NRSA falls in the 61101, 61102, 61103, 61104, and 61107 zip code areas. ZIP Code boundaries are not coterminous with the NRSA boundaries, so this chart can only provide an estimate of housing sales in the NRSA.

Rockford Single Family Home Sale by Zip Code

Zip Code	61101	61102	61103	61104	61107	61108	61109	61114
2019								
Normal Sales	113	69	210	55	357	273	177	122
Distressed Sales	15	17	22	12	20	25	22	7
Total Sales	128	86	232	67	377	298	199	129
Average Price	\$71,758	\$76,193	\$88,042	\$48,937	\$139,939	\$101,666	\$105,319	\$182,844
Median Price	\$46,400	\$44,450	\$72,500	\$42,000	\$127,900	\$92,000	\$110,000	\$160,000
2018								
Normal Sales	138	84	279	73	485	376	204	203
Distressed Sales	46	11	34	17	35	32	41	16
Total Sales	184	95	313	90	520	408	245	219
Average Price	\$55,780	\$106,836	\$85,174	\$43,164	\$132,281	\$99,702	\$101,820	\$171,059
Median Price	\$38,500	\$99,500	\$67,500	\$40,000	\$113,250	\$88,500	\$100,139	\$159,000
2017								
Normal Sales	137	87	244	75	427	317	244	191
Distressed Sales	37	29	60	30	53	62	53	17
Total Sales	174	116	304	105	480	379	297	208

Average Price	\$64,310	\$89,879	\$78,549	\$38,672	\$126,319	\$91,948	\$96,279	\$154,478
Median Price	\$38,250	\$64,975	\$62,500	\$33,640	\$110,250	\$85,000	\$104,000	\$146,000

Source: Rockford Area Realtors

Rockford Area Association of Realtors informs that the City of Rockford is seeing an increase in Equalized Assessed Value across all zip codes and mortgage rates are more affordable. This means there are greater opportunities to take advantage of homebuyer assistance programs.

There are high rates of foreclosure, approximately 1 in 126. In the NRSA the rate is 1 in 49. For aspiring low-income homeowners, the price to purchase and rehabilitate a home to code is too costly and move-in ready properties are priced out of reach for many, especially those living within the boundaries of the NRSA. In addition to these conditions the following are factors in low ownership/investment in the NRSA:

- Large number of buildings determined unfit for rehabilitation in the area, 247 out of 3,894 structures.
- Large number of vacant lots, 568 parcels out of 4,837 parcels of land.
- High percentage of code deficient buildings (including those unfit for rehab) in the area (37.6%).
- Condition of the streets, walks, curbs and infrastructure is poor.
- Perception of the area as an area of high crime.
- Larger percentage of renter versus owner-occupied properties.
- Several properties irresponsibly sub-divided into multi-unit properties making it difficult to convert back to single family.

The problems likely to be encountered in trying to provide opportunities for economic development consist of:

- Lots on former industrial sites that require extensive and costly renovations in order to suit the needs of the developer and/or business owner.
- Lack of funds and ability to obtain private financing to undertake the project.
- The cost to renovate housing is costly and does not outweigh the rate of return.
- While there is an Angel Investors network, it has generally been inactive.

- Government timelines take too long for developers who want to start projects quickly.
- High property taxes are a deterrent to business owners when areas just outside the City have lower rates.
- The cost for basic maintenance on a home is expensive for many homeowners and the inability to pay for repairs leads to larger problems in the future.
- The lack of a Home Rule Charter in the City.

6. INCOME CHARACTERISTICS

As shown in the tables below the 2017 median income for the NRSA is about \$10,000 lower than the City of Rockford as a whole and \$20,000 and \$30,000 for the County and State, respectively. Poverty rates for all years were unavailable and median incomes were unavailable for 2000 and 2010 for the NRSA.

The poverty rates for the NRSA and the City of Rockford are 32.8% and 22.2% respectively. Poverty rates in the NRSA are over twice that of Winnebago County and still significantly higher than the State of Illinois and the United States as a whole at 15.3%, 13.5% and 14.6%, respectively. The poverty rate in the NRSA is nearly double that of the poverty rate in Winnebago County. The following tables reflect the changes in poverty rates for the years 2000, 2010 and 2017 for where data was available.

2000 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of Rockford	Winnebago County	State of Illinois	United States
Median household income in 1999	--	\$37,535	\$43,886	\$46,590	\$41,994
% of People Living Below Poverty Level	--	10.5%	6.9%	7.8%	12.4%

Source: U.S. Census Bureau, Census 2000, www.factfinder.gov

The poverty rate for the City of Rockford NRSA more than doubled in ten years from 10.5% to 24.9%, according to the American Community Survey's 5-year estimates (2006-2010). The poverty rate for the Winnebago County and the State of Illinois also increased in this ten-year period of more than double for the County, and nearly twice as much for the State. Poverty and income data was unavailable for the NRSA for this time period.

2010 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of Rockford	Winnebago County	State of Illinois	United States
Median household income in 2010	--	\$38,573	\$47,198	\$55,735	\$51,914
% of People Living Below Poverty Level	--	24.9%	17.1%	13.1%	13.8%

Source: 2006-2010 American Community Survey, www.factfinder.gov

By 2017, the poverty rate for the City of Rockford's decreased slightly to 22.2% according to the 2013-2017 American Community Survey (the most recent data available). However, the poverty rate is much higher for the NRSA at 32.8% when compared to the rest of the City and the County. Poverty rates for the County and State increased slightly from 2010-2017.

2017 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of Rockford	Winnebago County	State of Illinois	United States
Median household income in 2017	\$32,419	\$41,991	\$51,110	\$61,229	\$57,652
% of People Living Below Poverty Level	32.8%	22.2%	15.3%	13.5%	14.6%

Source: U.S. 2013-2017 ACS Five Year Estimates

A comparison of median family incomes and poverty rates of the block groups and census tracts in the City of Rockford, County, State, and Country are listed in the above tables. Median income data and poverty rate data was unavailable for 2000 and 2010; the poverty rates for the NRSA in 2017 were calculated from the "Poverty Status in the Past 12 Months of Families by Family Type and Presence of related Children Under 18 Years by Age of Related Children" table available from American Fact Finder, whereas information for the other categories was collected from the table "Poverty Status in the Last Twelve Months" from American Fact Finder.

Between 2000 and 2010 the median income increased by 2.76% for the City of Rockford and by 8.86% from 2010 to 2017. This trend holds true for

Winnebago County, with an increase of 7.5% between 2000-2010 and 8.28% between 2010-2017; the State of Illinois with an increase of 19.62% between 2000-2010 and 9.85% between 2010-2017; and the United States as a whole with an increase of 23.6% between 2000-2010 and 11.05% between 2010-2017.

Despite the overall increase in median income, poverty rates have increased for the City of Rockford, Winnebago County, the State of Illinois, and the United States over the course of 2000-2017.

As defined by the U.S. Census Bureau low income census tracts are those with median household incomes ranging from 50-80% of the median income. The block groups that have a population of more than 51% low- and moderate-income are indicated in **bold** type. The rows highlighted in gold are the block groups that are located in the NRSA.

TRACT	BLK GRP	LOW/MOD	LOWMOD UNIV	LOWMOD PCT
000300	1	285	610	46.72%
000300	2	435	840	51.79%
000300	3	410	775	52.90%
000300	4	530	980	54.08%
000300	5	260	830	31.33%
000401	1	240	635	37.80%
000401	2	260	635	40.94%
000401	3	155	655	23.66%
000402	1	50	705	7.09%
000402	2	180	675	26.67%
000402	3	405	1,370	29.56%
000403	1	230	605	38.02%
000403	2	345	1,055	32.70%
000403	3	550	1,655	33.23%
000403	4	145	700	20.71%
000501	1	210	940	22.34%
000501	2	80	770	10.39%
000501	3	290	740	39.19%
000501	4	730	1,025	71.22%
000501	5	450	810	55.56%
000502	1	255	705	36.17%
000502	2	810	1,515	53.47%
000502	3	340	820	41.46%
000504	1	180	1,235	14.57%
000504	2	375	1,890	19.84%

000504	3	515	2,190	23.52%
000504	4	0	555	0.00%
000504	5	140	1,000	14.00%
000506	1	140	855	16.37%
000506	2	265	550	48.18%
000506	3	120	1,110	10.81%
000506	4	95	1,050	9.05%
000506	5	120	835	14.37%
000507	1	560	1,190	47.06%
000507	2	130	1,020	12.75%
000507	3	875	1,480	59.12%
000510	1	225	1,355	16.61%
000510	2	220	1,765	12.46%
000511	1	215	1,105	19.46%
000511	2	450	1,545	29.13%
000512	1	335	845	39.64%
000512	2	225	1,000	22.50%
000512	3	480	1,905	25.20%
000512	4	260	1,485	17.51%
000513	1	655	1,970	33.25%
000513	2	235	1,620	14.51%
000514	1	420	1,390	30.22%
000514	2	190	1,115	17.04%
000514	3	245	1,060	23.11%
000600	1	205	435	47.13%
000600	2	955	1,890	50.53%
000600	3	420	905	46.41%
000600	4	170	1,055	16.11%
000700	1	455	980	46.43%
000700	2	380	795	47.80%
000700	3	405	905	44.75%
000700	4	15	520	2.88%
000800	1	565	670	84.33%
000800	2	810	1,195	67.78%
000800	3	615	865	71.10%
001000	1	325	355	91.55%
001000	2	460	530	86.79%
001000	3	1,110	1,225	90.61%
001100	1	480	590	81.36%
001100	2	325	495	65.66%
001200	1	505	820	61.59%

001200	2	360	570	63.16%
001200	3	555	765	72.55%
001300	1	685	840	81.55%
001300	2	545	695	78.42%
001300	3	1,125	1,420	79.23%
001400	1	515	1,350	38.15%
001400	2	940	1,235	76.11%
001400	3	480	625	76.80%
001400	4	575	685	83.94%
001500	1	280	670	41.79%
001500	2	215	495	43.43%
001500	3	340	825	41.21%
001500	4	850	1,315	64.64%
001500	5	315	760	41.45%
001500	6	480	850	56.47%
001600	1	540	945	57.14%
001600	2	350	695	50.36%
001600	3	825	1,730	47.69%
001600	4	375	810	46.30%
001600	5	465	835	55.69%
001600	6	405	685	59.12%
001700	1	390	965	40.41%
001700	2	775	1,305	59.39%
001700	3	715	1,120	63.84%
001800	1	740	905	81.77%
001800	2	945	1,005	94.03%
001800	3	680	1,025	66.34%
001800	4	385	560	68.75%
001800	5	595	675	88.15%
001800	6	915	1,445	63.32%
001900	1	370	865	42.77%
001900	2	820	1,100	74.55%
001900	3	475	845	56.21%
001900	4	180	460	39.13%
002000	1	1,110	1,230	90.24%
002000	2	745	1,370	54.38%
002000	3	100	195	51.28%
002100	1	600	635	94.49%
002100	2	810	840	96.43%
002100	3	420	570	73.68%
002200	1	840	1,095	76.71%

002200	2	800	1,260	63.49%
002200	3	510	625	81.60%
002200	4	290	735	39.46%
002301	1	565	910	62.09%
002301	2	795	960	82.81%
002301	3	555	870	63.79%
002302	1	460	670	68.66%
002302	2	170	585	29.06%
002400	1	895	915	97.81%
002400	2	525	600	87.50%
002400	3	700	760	92.11%
002500	1	1,015	1,090	93.12%
002500	2	700	850	82.35%
002500	3	665	780	85.26%
002500	4	580	805	72.05%
002600	1	745	910	81.87%
002600	2	180	245	73.47%
002600	3	430	465	92.47%
002600	4	605	640	94.53%
002700	1	540	705	76.60%
002700	2	575	690	83.33%
002700	3	420	565	74.34%
002700	4	820	1,070	76.64%
002800	1	1,030	1,145	89.96%
002800	2	610	710	85.92%
002900	1	870	900	96.67%
002900	2	270	300	90.00%
003000	1	100	585	17.09%
003000	2	500	1,130	44.25%
003100	1	560	935	59.89%
003100	2	395	695	56.83%
003100	3	260	430	60.47%
003100	4	670	775	86.45%
003100	5	750	955	78.53%
003200	1	1,050	1,160	90.52%
003200	2	725	815	88.96%
003200	3	370	605	61.16%
003200	4	1,000	1,095	91.32%
003300	1	290	670	43.28%
003300	2	700	1,300	53.85%
003300	3	605	880	68.75%

003300	4	460	555	82.88%
003400	1	525	910	57.69%
003400	2	530	875	60.57%
003400	3	970	1,900	51.05%
003400	4	680	1,190	57.14%
003500	1	125	650	19.23%
003500	2	30	865	3.47%
003500	3	310	1,020	30.39%
003601	1	560	880	63.64%
003601	2	115	670	17.16%
003602	1	500	1,250	40.00%
003602	2	1,065	1,670	63.77%
003602	3	440	720	61.11%
003604	1	385	765	50.33%
003604	2	565	940	60.11%
003604	3	330	1,095	30.14%
003605	1	670	1,070	62.62%
003605	2	265	350	75.71%
003606	1	645	1,185	54.43%
003606	2	655	975	67.18%
003606	3	400	515	77.67%
003705	1	90	940	9.57%
003705	2	210	685	30.66%
003705	3	265	790	33.54%
003705	4	345	840	41.07%
003705	5	290	1,745	16.62%
003706	1	485	1,285	37.74%
003706	2	680	1,670	40.72%
003706	3	725	1,815	39.94%
003706	4	130	680	19.12%
003706	5	130	985	13.20%
003707	1	1,820	2,845	63.97%
003707	2	165	1,040	15.87%
003708	1	710	1,480	47.97%
003708	2	530	795	66.67%
003708	3	320	555	57.66%
003709	1	595	795	74.84%
003709	2	450	800	56.25%
003710	1	170	1,115	15.25%
003710	2	285	1,345	21.19%
003711	1	335	1,780	18.82%

003711	2	490	1,365	35.90%
003711	3	140	265	52.83%
003711	4	130	540	24.07%
003711	5	375	810	46.30%
003801	1	220	720	30.56%
003801	2	250	1,115	22.42%
003801	3	1,255	4,245	29.56%
004200	1	205	1,320	15.53%
004200	2	535	2,720	19.67%
004200	3	350	1,530	22.88%
004200	4	25	800	3.13%
980000	1	0	0	0.00%

Source: U.S. Department of Housing and Urban Development

As the table above illustrates, 102 out of 178 (57%) of the block groups in the City of Rockford are considered to be low- and moderate-income. The City of Rockford's overall Low- and Moderate-Income percentage is 54.03% while the NRSA's is 77.47%.

The minority population in the NRSA comprises 73.64% of the total NRSA population and approximately 45.9% of the total population for the City of Rockford.

Census Tract and Block Group	Minority Individuals	Total	Minority %
CT 001000, BG 2	514	747	68.8%
CT 001100, BG 2	264	551	47.9%
CT 001200, BG 1	632	791	79.9%
CT 001200, BG 2	167	407	41.0%
CT 001300, BG 1	599	1,035	57.9%
CT 001300, BG 3	599	1,035	57.9%
CT 002200, BG 3	320	467	68.5%
CT 002700, BG 1	552	714	77.3%
CT 002700, BG 2	576	619	93.1%
CT 002700, BG 3	701	800	87.6%

CT 002800, BG 1	1,233	1,258	98.0%
CT 002800, BG 2	487	528	492.2%
Total NRSA	6,770	8,866	76.36%
Total City of Rockford	49,118	148,640	33.04%

Source: U.S. 2013-2017 ACS Five Year Estimates

7. CRIME AND SECURITY CONCERNS

There were 570 calls made to the 911 call-center related to crime issues in the NRSA. Of the identified NRSA Census Tracts and Block Groups, C.T. 12 B.G. 2 and C.T. 13 B.G. 1 had the most incidents of reported crimes, which accounted for 14.4% and 14.2% of the 911 calls made in the NRSA for 2019.

911 Phone Calls in the NRSA

Census Tract, Block Group	2018 Calls	
	#	%
C.T. 10, B.G. 2	45	7.9%
C.T. 11, B.G. 2	49	8.6%
C.T. 12, B.G. 1	48	8.4%
C.T. 12, B.G. 2	82	14.4%
C.T. 13, B.G. 1	81	14.2%
C.T. 13, B.G. 3	34	5.9%
C.T. 22, B.G. 3	23	4.0%
C.T. 27, B.G. 1	40	7.0%
C.T. 27, B.G. 2	40	7.0%
C.T. 27, B.G. 3	38	6.6%
C.T. 28, B.G. 1	60	10.5%
C.T. 28, B.G. 2	30	5.2%
Total NRSA	570	100%

Source: Rockford Police Department

According to the table below, there is a disproportionately high incidence of domestic violence and domestic battery in the NRSA. Of the violent crime in every block group in the NRSA, the majority of violent crimes in every single block group is domestic incident/domestic battery.

Incidence of Violent Crimes by Census Tract and Block Group in Rockford NRSA

Nature of Crime		Assault	Battery	Child Abuse	Domestic Incident/ Domestic Battery	Fight	Homicide	Sex Offense or Rape	Shots Fired	Stabbing	Suicide	Total Violent Crime Calls	Percentage of Total Violent Crime in NRSA
C.T. 10 B.G. 2	#	2	1	1	26	0	0	2	2	0	0	34	9.0%
	%	5.9%	2.9%	2.9%	76.5%	0.0%	0.0%	5.9%	5.9%	0.0%	0.0%	100.0%	
C.T. 11 B.G. 2	#	0	0	2	36	0	0	0	0	0	0	38	10.1%
	%	0.0%	0.0%	5.3%	94.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	
C.T. 12 B.G. 1	#	1	2	0	29	0	0	0	0	0	0	32	8.5%
	%	3.1%	6.3%	0.0%	90.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	
C.T. 12 B.G. 2	#	0	3	0	42	0	0	0	0	1	0	46	12.2%
	%	0.0%	6.5%	0.0%	91.3%	0.0%	0.0%	0.0%	0.0%	2.2%	0.0%	100.0%	
C.T. 13 B.G. 1	#	1	1	2	51	0	0	1	0	0	0	56	14.8%
	%	1.8%	1.8%	3.6%	91.1%	0.0%	0.0%	1.8%	0.0%	0.0%	0.0%	100.0%	
C.T. 13 B.G. 3	#	0	1	0	24	0	0	1	0	1	0	27	7.1%
	%	0.0%	3.7%	0.0%	88.9%	0.0%	0.0%	3.7%	0.0%	3.7%	0.0%	100.0%	
C.T. 22 B.G. 3	#	0	2	0	13	0	0	0	0	0	0	15	4.0%
	%	0.0%	13.3%	0.0%	86.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	
C.T. 27 B.G. 1	#	0	1	0	24	0	0	0	0	0	0	25	6.6%
	%	0.0%	4.0%	0.0%	96.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	
C.T. 27 B.G. 2	#	0	1	0	23	0	0	0	0	0	0	24	6.3%
	%	0.0%	4.2%	0.0%	95.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	
C.T. 27 B.G. 3	#	1	0	0	25	0	0	1	0	1	0	28	7.4%
	%	3.6%	0.0%	0.0%	89.3%	0.0%	0.0%	3.6%	0.0%	3.6%	0.0%	100.0%	

C.T. 28	#	0	1	1	31	0	0	3	0	1	0	37	9.8%
B.G. 1	%	0.0%	2.7%	2.7%	83.8%	0.0%	0.0%	8.1%	0.0%	2.7%	0.0%	100.0%	
C.T. 28	#	0	2	0	14	0	0	0	0	0	0	16	4.2%
B.G. 2	%	0.0%	12.5%	0.0%	87.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%	

Source: Rockford Police Department

8. OPPORTUNITIES FOR ECONOMIC DEVELOPMENT

There are numerous opportunities for the economic development in the NRSA. These include the following:

- The Midtown District has a dedicated community group committed to the revitalization of the area and can support economic and business development in the area. The Midtown District extends just north of East State Street to 9th Avenue on the South and from Kishwaukee Street on the west to 11th Street on the East.
- There are opportunities for collaboration and partnership with entities such as the Small Business Development Center and SWIFTT, and non-profit housing developers such as Zion Development and Fordham Forward; or Habitat for Humanity and to address necessary services in the area that may be missing.
- There are additional neighborhood groups such as Keith Creek, ORCHiD, and Ethnic Village that can help support revitalization efforts within the NRSA.
- There are opportunities to repurpose and redevelop former industrial sites to suit new industries or expand existing ones.
- The Community and Economic Development Department continues to engage minority and women owned businesses in the community, and these outreach efforts can be focused in the NRSA area as well.
- There are several City and Regional planning initiatives that can support the efforts within the NRSA and vice versa. These plans include but are not limited to: West State Street Corridor Plan, South Main Revitalization Strategy, Envision North Main, Kishwaukee Corridor Revitalization Plan, brownfields revitalization strategies, and the 2020 comprehensive plan.
- There is a need for Community Based Development Organizations (CBDOs) and Community Housing Development Organizations (CHDOs) to continue to access federal funds for community projects and mixed income housing.
- Continue to encourage business and resident engagement and build relationships with community police officers.
- Code enforcement efforts need to be continued to prevent the further deterioration and abandonment of properties.
- There is a need for larger retail or “big box stores”, especially grocery stores, so residents can access these goods within their neighborhood instead of driving farther distances or buying foods from convenience type stores.

- The school system and educational programs need to be enhanced to increase literacy, preparation for jobs, and self-sufficiency.
- Partnerships with Rock Valley College and other University programs need to be promoted and NRSA residents should be encouraged to enroll.
- There are numerous vacant lots scattered throughout the NRSA on residential streets that could be developed for in-fill housing or sold to the adjacent property owner to increase the size of their property.

9. PROBLEMS LIKELY TO BE ENOUNTERED

The problems likely to be encountered in trying to provide opportunities for new development consist of:

- Ongoing ramifications from the last financial crisis triggered by the continued mortgage defaults rates and the devaluation of home prices. It is anticipated there will remain a tight credit market which will continue to make mortgages difficult to obtain for lower income persons in market areas such as the NRSA.
- Small lots on scattered sites need to be assembled, and numerous title problems and tax liens will have to be cleaned up.
- The uncertainty in Federal funds to undertake needed community development projects is still a concern for urban areas.
- There is a need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.
- There is a need to entice people to move into the area, particularly young families with children.
- There is a need to promote the NRSA. Work on rebranding the area from previously perceived ideas whether real or not.
- There is a need to maintain the interest and involvement of residents, City officials, and community agencies committed to revitalization the NRSA.

F. HOUSING & ECONOMIC OPPORTUNITIES

The City of Rockford has selected to certify the NRSA based on housing, economic, and social conditions in these neighborhoods and expand upon the existing momentum of revitalization efforts. The NRSA is a contiguous area of the City, including census tracts on both the East and West sides of the Rock River. There has been recent investment (both private and public) in this area that has had positive effect on neighborhood revitalizations. The area is primarily residential with 73.62% of the parcels considered residential in land use and a high percentage of low-moderate income residents (77.87%) who live in the area.

The City wants to support a realistic development strategy and implementation plan to promote the area's revitalization, including affordable housing and economic opportunities.

Housing Strategies:

- Promote mixed income homeownership in the NRSA.
- Rehabilitate existing housing stock to stabilize properties and build equity.
- Continue to engage partners to expand housing opportunities.

Economic Opportunities:

- Support and promote economic opportunities of businesses for expansion and development within the NRSA.
- Promote the creation and retention of new jobs within a broad range of business types and sizes.
- Collaborate with employment agencies, union trades and local colleges to build awareness of job training opportunities for low-moderate income individuals within the NRSA.
- Promote the creation and expansion of women and minority owned business in the NRSA.
- Continue to engage partners to increase economic development opportunities.

Blight Removal Strategies:

- Elimination of blighted structures through rehabilitation or demolition.
- Continuation of code enforcement efforts.

G. PERFORMANCE MEASURES

The following is a list of measurable outputs and results which could be achieved over the next five (5) years (program dollars are approximate):

Housing Strategies:

1. **Increase homeownership rates (currently at 41.7% in the NRSA)**
 - Homeownership assistance for five (5) low-to-moderate income homebuyers - 5 homes @ \$14,999
 - Construction of five (5) new residential structures
 - Assist in the development of a CBDO and CHDO in the City to help develop housing in the NRSA.
2. **Reduction in vacancy rates (currently 20% in the NRSA)**
 - Rehabilitation of Rental Units – 5 units @ \$24,999/unit
3. **Increase housing values**
 - Rehabilitation of Housing – 100 units @ \$24,999/home

Economic Development Opportunities:

1. **Increase in employment rates (total NRSA population over the age of 16 – 34.9% are employed)**
 - Create five (5) new job opportunities in the NRSA
 - Small Business Development – Assistance to 5 enterprises @ \$25,000/loan
2. **Increase in Median household income (currently at \$32,419 in the NRSA)**

Blight Removal Strategies:

- Demolition of fifty structures in the NRSA – 50 homes at \$15,000/home
- Demolition of up to two (2) vacant dilapidated commercial/industrial structures
- Promote business façade improvements in the NRSA
- Continuation of municipal code enforcement efforts

In addition to the City's financial commitment and programming in the NRSA, as outlined above, there will be formal and informal engagement between the City's Neighborhood Specialist and community organizations, such as neighborhood

groups, Transform Rockford/Great Neighborhoods, etc. Both the Neighborhood Specialist and the City's Economic Development & Diversity Procurement Coordinator will be directly engaging with residents, businesses, and associations to increase awareness of revitalization efforts and housing and economic development opportunities.

H. LEVERAGE

Leverage is a critical element of the neighborhood revitalization and the overarching goal of the NRSA. In order to revitalize the area, the City of Rockford needs to attract additional investment in the NRSA

The following potential resources will be utilized depending on the availability of funds:

1. Federal funds:

Historically, the City receives approximately **\$2 million** in Community Development Block Grant (CDBG) funds. The City also receives approximately **\$900,000** in HOME Investment Partnerships Program (HOME) funds each year.

The City has been awarded a \$300,000 USEPA Assessment Grant. This grant can be used community-wide, but includes proposed areas within the NRSA. In addition the City has been awarded approximately \$2.2 million in an USEPA Revolving Loan Fund, which includes funding for properties within the NRSA.

The City also has the ability to utilize the Section 108 Loan Guarantee Provision under the CDBG Regulations. The City will be able to borrow funds based on its previous levels of CDBG grants received. Section 108 Loan Guarantee funds area from bond proceeds issued by the Federal Treasury at low rates of interest up to a 20-year maximum loan period.

2. State Funds:

Since 2015, the City has been awarded over \$1.7 million in various rounds of grant funding through Illinois Housing Development Authority (IHDA) to support its City-wide demolition program. As new grants become available, the City will continue to apply for these additional resources or support other partners who apply for grant opportunities in the community.

I. APPENDIX

1. MEETING MINUTES

Attached are the meeting and interview minutes with stakeholders.